'What do I want to do with my life?': A narrative analysis of women's experiences approaching retirement following dedicated retirement planning

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Abstract

The current cohort of women approaching retirement is large and includes a more diverse mix of personal and occupational situations than previous generations. Research on retirement planning has tended to focus the experiences of men and little is known about women's experiences transitioning into retirement. Pre-retirement planning programmes are being increasingly promoted as a way to prepare for this transition. These planning programmes prompt people to imagine and prepare for life beyond paid employment. This provides an opportunity to explore how women plan for and anticipate retirement following attendance at a retirement planning workshop. This study explored how women anticipate retirement and the expectations shaping their retirement decisions. Semi-structured interviews were undertaken with ten women aged 50 and over who had all engaged in formal pre-retirement planning. The interviews enquired about their plans and expectations for retirement. The interviews were analysed using narrative analysis. Findings demonstrated that women resisted a version of retirement that is predicated on stereotypes of retirement as withdrawal from social life and gender norms of women as responsible for domestic and caring tasks. Three overarching narratives were described: 'Marking Time' in which women explored how they would fill their time in retirement; 'One-way Door' in which retirement was viewed as a new stage of life with implications for identity; and 'Whose Retirement?' in which women navigated their retirement plans as an individual or joint project. These narratives revealed the gendered nature of retirement planning and point to the societal expectations of retirement as an unsettling but also opportunistic time. Women expressed concerns about identity loss and missed opportunities once they retire and seek a retirement where they can remain productive and fulfilled. Their stories reflected the heterogenous nature of women's experiences and the need for retirement planning that acknowledges this diversity. Such insights can inform workplace policy and practice around the development of pre-retirement planning to acknowledge the different expectations of retirement that women navigate.

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Chapter 1: Introduction

Presently, New Zealand ranks among the top twenty countries in the world with the highest life expectancy (World Health Organization (WHO), 2018) which is a contributing factor to our ageing demographic. Along with other developed countries, the population within New Zealand is ageing as birth and death rates both decrease concurrently. This trend means that the proportion of people 65 years and over in is increasing each year (Ministry of Social Development, 2019). This ageing population has also produced a rise in the number of older people remaining in the workforce for longer. As of 2017, those aged 65 and over represented six percent of the working population and this number is expected to increase to nine percent in another 10 years (Statistics New Zealand, 2017). This continued active participation in the labour force means that older adults are an important group of people, not only for businesses to benefit from their skills and experience, but also in their contribution to the economy as consumers and tax payers (Ministry of Social Development, 2017).

The growing number of older adults means the population of retired people is also expanding. Robert Atchley provided an early definition of a retired person using the following criteria: no gainful employment in a given year, receiving a pension or not employed year round (Richardson, 1999). Most attempts at defining what retirement is include these criteria to some degree. While defining retirement in this way is sufficient in describing a traditional transition following a linear work history, it fails to consider gender differences and alternate work roles (Richardson, 1999). Banks and Smith (2006) include a more meaningful criterion in their discussion which is a person's state of mind. In essence, this describes whether or not a person perceives themselves to be retired. Defining retirement includes a mix of these elements but this subjective measure helps encapsulate the varying scope of the retirement experience.

Importantly, retirement is no longer a binary of work-non-work and as a result its definition varies across the literature. In the present study, we are interested in understanding how women are thinking about and planning for retirement. We consider retirement as resigning from one's primary paid role and into a more flexible and less demanding life role which may include self-employment, volunteering, or a caregiving role. In this case, personal interests and responsibilities still fulfil the majority of one's time. Consequently, the focus in the present study is on those who are planning for retirement from their career, regardless of their plans once they

are retired. Many people may continue to work in paid employment after leaving their career and still consider themselves retired (Everingham et al., 2007) and furthermore, many people choose their retirement status based on their social and cultural environments (Silver, 2016). With this in mind, it is important to view retirement as both a tangible activity that one plans for and experiences, as well as a fluid concept which is influenced by a person's self-identification.

Finally, there is currently a lack of qualitative research on retirement planning which presents a need for further exploration in this area (Moffatt & Heaven, 2017). Research has consistently demonstrated that women are underprepared for retirement despite the positive outcomes associated with pre-retirement planning (Topa et al., 2018). Further, there is limited research exploring women's concerns regarding retirement prior to that stage of their life (Sherry et al., 2017). Rather than focusing strictly on the planning itself, the present study focuses on the way women are framing retirement which is prompted by their engagement in retirement planning. This is important in order to understand how dedicated retirement planning helps shape women's ideas about retirement and, conversely, how their thoughts about retirement can help shape understandings of what retirement planning could involve. Furthermore, research comparing the differences in retirement experiences between genders has begun to gain traction, however it often ignores the situated experiences of women, and discounts the many nuances among women as a group. Consequently, Berkovitch and Manor (2019) oppose further comparison of men and women in favour of more explorative research investigating women's personal experiences as they navigate the retirement transition. The present study seeks to add to this literature by exploring the way women describe retirement and their expectations regarding the transition, which has been informed by their participation in dedicated retirement planning.

Research Question

How do women who have engaged in retirement planning talk about retirement?

Chapter 2: Theories of Ageing

In order to better understand retirement trends and experiences, this next section outlines a number of theories and perspectives on ageing that have guided this research. These theories aspire to understand, inform and challenge thoughts and beliefs around specific concepts in relation to the cessation of full-time work. In particular, they seek to explain how and when people retire as well as how they adjust to this new stage in life and, subsequently, how they maintain positive well-being as they age.

Continuity theory

Before individuals begin the process of transitioning into retirement they may typically envision what life might look like once they leave their full time careers (Feldman & Beehr, 2011). Many people, when picturing this future, see themselves upholding a lifestyle not dissimilar to the one they led prior to retirement. This may include engaging in many of the same hobbies, social commitments and work-related activities from the previous phase into the next. This has been explored comprehensively by continuity theory (Atchley, 1989) which explains that consistency and familiar patterns assist individuals in the adjustment to retirement. Continuity is utilised as a means to adapt to and accept the changes associated with ageing. Generally speaking, people value routine over change and embrace the idea of continuity in all areas of life (Henning et al., 2016). Importantly, Atchley (1989) asserts that continuity is not the opposite of change nor does it dismiss the existence, or importance, of change. Instead, change and continuity are inextricably linked; continuity can be maintained while changes occur around it.

Atchley (1989) discussed two types of continuity: internal and external. Internal continuity includes memories, thoughts and psychological process. External continuity on the other hand is comprised of application of skills, maintenance of social groups and engagement with familiar locations. In line with role theory, continuity theory acknowledges the connection that people have to the roles they uphold socially and professionally. However, continuity theory views the retirement transition as an opportunity for maintenance rather than simply the loss of a role (Tambellini, 2021). Despite the exit from the work role, continuity can be maintained because individuals choose to hold on to certain aspects of themselves and their working life which can exist once work has ceased. In other words, an individual's identity is formed from

many attributes and is not determined explicitly by their career or their role within an organisation (Henning et al., 2016). Continuity theory proposes that retirement need not result in any considerable changes in one's life. Indeed, maintaining these internal and external characteristics may contribute to continued, or increased, well-being in retirement (Atchley, 1989).

Stage Theories

Stage theories have been used to explain retirement in terms of an event that occurs within a certain stage in one's life. Super (1953) named five stages within which a number of life experiences occur: growth, exploration, establishment, maintenance, and decline. Retirement occurs within the decline stage which reflects a time of withdrawal from paid employment and general work activities (Feldman & Beehr, 2011). In other words, certain life events are expected within each stage and during an approximate age range; on completion of one stage an individual then transitions onto the next stage. Super's (1953) theory assumes a sequential movement through stages and has been criticised for lacking consideration of individual differences and experiences. Super later revised the theory to acknowledge that people may move through the various stages multiple times, or in a different order, throughout their lives (Wang & Wanberg, 2017). Researchers criticising Super's (1953) initial theory have suggested that rather than decline and disengagement, the final stage may also reflect a time of re-engagement where individuals retrain or set new goals (Post et al., 2013). This is especially relevant for women with children who, more than their male counterparts, often choose a career based around necessity as well as achieving work-life balance (Post et al., 2013). This suggests that once their children are fully grown these women have an opportunity to restart their career and focus on their own goals and interests later in life.

The concept of stages has also been used to describe people's experiences once in retirement. Robert Atchley (1976) described five stages which have been used to explain how people adjust to retirement: honeymoon, disenchantment, reorientation, stability, and termination. Evidence has shown that interpersonal satisfaction, mental and physical well-being, and sense of control increase in the year following retirement (Gall et al., 1997). This is consistent with the honeymoon stage and indicates that people experience a sense of relief in the absence of work demands and schedules. Following the honeymoon stage, people enter the disenchantment stage which is described as a period where people begin to face the reality of retirement. This stage is perhaps associated with negative experiences as people realise they have

insufficient resources or are insufficiently prepared for retirement (Reitzes & Mutran, 2004). However, Gall et al. (1997) noted that although satisfaction levels dropped at six years post retirement, they were still above pre-retirement levels. They challenge the notion of disenchantment and instead suggest that once the uplift from the honeymoon phase begins to fade, people become complacent with their new life. Indeed, they acknowledge that observed declines may also reflect the natural ageing process (Gall et al., 1997). Other research has shown a definite decline after the honeymoon stage, followed by a further uplift in the reorientation stage where people begin to settle into retirement and gain control over their new way of living (Reitzes & Mutran, 2004). This shows that retirement experiences are represented by a number of peaks and troughs but also reflects the heterogenous nature of retirement among different people.

Stage theories have been criticised for being inflexible and lacking regard for the numerous types of retirement transitions people may experience (Reitzes & Mutran, 2004; Wang et al., 2011). Women, and people with fewer resources, may experience the transition to and adjustment to retirement differently (Gall et al., 1997). Furthermore, other factors should be considered in explaining why people retire or how they experience retirement. Individual differences, interpersonal relationships and social determinants have been noted as contributory factors in retirement transitions (Feldman & Beehr, 2011). Although stage theories have not received overwhelming empirical support (Wang et al., 2011), findings from research with a focus on stage theory have provided valuable insight into retirement research. They draw attention to retirement as a changing process rather than a fixed state and point to ways these stages intersect with the process of ageing.

Role theory

Role theory emphasises the importance of work in shaping our identity (Tambellini, 2021). In the context of retirement, the way a person feels about their employment has implications for their experiences once retired. Role theory proposes that a person's self-image is linked to a particular role, the loss of which can result in negative feelings of self-worth (Henning et al., 2016; Post et al., 2013; Wang & Wanberg, 2017). In other words, retirement reflects the end of the worker role which can result in feelings of identity loss and distress (Houlfort et al., 2015). Post et al. (2013) describe how attitudes towards retirement are congruous with the level of attachment to their work-role. Not only do those with a stronger attachment to their workplace experience feelings of loss upon retirement, they also typically

retire later. Proponents of role theory argue that role loss following cessation of work negatively impacts well-being in retirement (Wang et al., 2011). In line with role theory, specific studies have noted an increase in depression in women and a reduction in morale in men following retirement (Henning et al., 2016). Conversely, those with a weaker attachment to their job, or who are invested in other roles outside of the workplace, may welcome retirement more favourably than those with a strong, positive connection to their paid job (Wang et al., 2011). Work stress and job dissatisfaction reflects a negative association to the worker role. Instances where the worker role is experienced negatively predicts an increase in well-being upon retirement (Henning et al., 2016). This highlights the weight placed on individual roles and the satisfaction gained from those roles.

Some research has indicated that women adapt more easily to the loss of the worker role following retirement (Butterworth et al., 2006). While there is undoubtedly an acknowledgement of the role loss, it is not met with the same psychological distress that may be felt in men (Butterworth et al., 2006). This could be explained in part by many women being more heavily involved than men in household and caregiving duties which continue after they retire. Consequently, many women identify as having two jobs: one paid and one unpaid (Gibson et al., 2002). Retirement simply means discontinuing the paid role, and many may never feel fully retired as a result. Interestingly, while identity may not be linked to women's professional status in the same way it is for men, the loss of the role is significant in other ways. For many women, their job plays a considerable role in maintaining social connections, and the ease with which socialising occurs within the work community creates apprehension when thinking about retirement (Price, 2000). Research has shown that non-professional women undertaking volunteer work develop an increased sense of self-worth and meaning (Sawyer & James, 2018). Similarly, women in professional roles often substitute their paid work with community and care-based activities once retired (Sawyer & James, 2018). These results indicate that while women in non-professional roles may not experience the same sense of loss upon retirement as those in professional careers, both groups sought involvement in other roles to maintain their sense of identity. For women, commitments to volunteer and community work may reflect a desire to establish and maintain new social connections which were lost upon leaving the workplace (Price, 2000).

Resource Perspectives

Resources have been investigated for their impact on well-being and, specifically, how the availability of resources support people through important transitions (Muratore & Earl, 2014). The term 'resource' is broad and speaks to mechanisms in several different areas of a person's life. Generally speaking, resources can be categorised as tangible resources, mental resources, and social resources (Yeung & Zhou, 2017). Tangible resources include financial support; mental resources include emotional resilience; and social resources include support from family or friends (Yeung & Zhou, 2017). Wang et al. (2011) categorised resources into six groups: physical resources, cognitive resources, motivational resources, financial resources, social resources and emotional resources. Resource perspectives maintain that a loss of resources is intrinsically linked to a decline in well-being (Henning et al., 2016). Resource perspectives have been applied to the retirement transition, which is viewed as a major life event. On the whole, personal resources typically decline following retirement which impacts levels of well-being and adjustment (Yeung & Zhou, 2017). Changes in resources affect everyone differently as some experience greater losses and some have fewer resources to begin with.

Early psychological research explored the impact of resources on vulnerability to stress and the ability to navigate difficult situations. For example, Bandura (1977) developed a theoretical framework to explain how self-efficacy affects people's ability to cope in certain situations. He explains that "The strength of people's convictions in their own effectiveness is likely to affect whether they will even try to cope with given situations" (Bandura, 1977, p. 193). His framework has been applied to explain how self-efficacy affects people's attitudes towards retirement and levels of well-being once retired (Topa & Pra, 2018). Higher levels of self-efficacy are associated with an inclination to plan in advance as well as positive feelings about leaving the workforce and welcoming the changes retirement brings (Topa & Pra, 2018). Products of high self-efficacy are analogous to feelings of personal control which fosters the ability to draw on other resources during times of uncertainty (Hobfoll, 2002).

Henning et al. (2016) note the importance of personal characteristics in mediating the transition into retirement. They explain that future research should focus more on the role of personal characteristics in how people respond to the changes precipitated by retirement. This might be due to the fact that changes in levels of resources can be unpredictable, so possessing certain personality traits may help people respond to, and cope with, uncertainty more favourably (Henning et al., 2016). Certain personality traits can lend themselves to helping

replenish resources in other areas such as making new friends or engaging in new activities (Henning et al., 2017). This highlights the significance of certain personality traits as a resource, but it also minimises the role that government and workplaces play in helping people throughout retirement. Some research has proposed that more focus needs to be placed on improving the lives of older adults at a holistic level through policies and practices (Phillipson et al., 2019). This is especially important for disadvantaged and vulnerable groups. Furthermore, people draw on resources from the environment in which they are situated, such as a workplace or community (Wang et al., 2011). This reflects the importance of social structures as crucial contributors to resources at an individual level. Yeung and Zhou (2017) noted that social support is a key resource which is often overlooked. Importantly, strong levels of social support are often associated with a greater tendency to plan for retirement and therefore result in more positive levels of well-being during retirement (Yeung & Zhou, 2017).

Wang et al. (2011) argued that existing resource theories, on their own, were over simplified and failed to address the protean nature of retirement adjustment. They insisted that an integrated framework was needed which could provide holistic insight into the retirement adjustment experience. Consequently, they proposed a dynamic perspective which considers the complex and changing nature of retirement adjustment (Wang et al., 2011). One of the key components of their perspective is the longitudinal focus which considers the evolving nature of resources as retirement progresses. Examining adjustment to retirement as an ongoing process provides an opportunity to see how resources change over time and what other variables impact a person's levels of well-being in retirement (Wang et al., 2011). Unlike stage theories which present a set of stages through which people move as they adjust to retirement, the resource-based dynamic model provides a more flexible approach. The resource-based dynamic perspective asserts that levels of well-being shift as resources shift. Broadly, the framework observes that: insignificant changes to resources will see levels of well-being largely maintained after retirement, a decline in resources will negatively impact levels of well-being, and an increase in resources will present a more positive adjustment to retirement (Yeung, 2018). Research which focuses on the impact of resources provides insights into how people can be supported through the transition and long into retirement. Resource perspectives also challenge the notion that retirement is strictly a negative event and instead assert that sufficient resources and planning can help individuals maintain a positive and fulfilled retirement (Yeung, 2018).

Chapter 3: Literature Review

Retirement Trends

As mentioned previously, changes in the population means we are experiencing an increase those aged 65 and over. These changes are a contributing factor to shifts in how and when people are choosing to retire. However, the trends associated with the current cohort's approach to retirement are influenced by factors beyond mortality rates.

Retirement in New Zealand. In New Zealand, almost half of the paid workforce was made up of women in 2019, compared to 42 percent in 1986 (Statistics New Zealand, 2019). The rate of unemployment is lower for women than for men at 4.2 and 4.4 percent respectively, and young women are more likely than ever to be working or engaged in education (Statistics New Zealand, 2019). Furthermore, women are marrying and having children later than previous generations, or choosing not to have children at all (Statistics New Zealand, 2019). Women also still continue to dominate part-time employment, as well as choose more traditional roles such as being stay-at-home mothers. These patterns reflect the changing landscape of women in the workforce and demonstrate a growing mix of traditional and contemporary approaches to work which, as a group, make their retirement experiences diverse.

There is no mandatory retirement age in New Zealand. In many cases the decision to enter retirement may be motivated by eligibility for New Zealand Superannuation (NZ Super). Individuals begin receiving NZ Super, provided they fit the eligibility criteria, once they turn 65 (New Zealand Government, 2018). Those eligible include New Zealand citizens and permanent residents who have lived in New Zealand for a set number of years before retirement (Ministry of Social Development, 2020). Many western countries employ similar policies which have contributed to the institutionalisation of retirement (Szinovacz, 2003). However, New Zealand is unusual in that the pension is paid universally and without income testing. Furthermore, individuals will receive this payment from the age of 65 regardless of their work history and whether they continue to work or not (Statistics New Zealand, 2008). In addition, the Human Rights Act (1993) protects employees from age discrimination in the workplace. This means that employers are not permitted to enforce retirement or cause people to resign on the basis of their age. The introduction of the Human Rights Act (1993) also saw the compulsory retirement age abolished and, in accordance with this, mandatory retirement was made illegal in 1999. Prior to

this, a required age of retirement may have been written into an individual's employee agreement (Ministry of Business Innovation & Employment, 2020). Despite the absence of a mandatory retirement age today, statistics show a drop in employment at 65 which is likely attributed to the provision of NZ Super (Statistics New Zealand, 2008).

Although the movement from full time employment to retirement at a set age may no longer be ubiquitous, there is still a common age-patterned shift in paid employment. Statistics New Zealand (2008) found different outcomes between New Zealanders aged 45 to 64 who had retired and those still in the workforce. Only ten percent of respondents who had yet to retire said they planned on retiring completely from full-time work. However, 46 percent of those who had already retired did so straight from full time employment (Statistics New Zealand, 2008). This might suggest that people's retirement intentions differ from how these intentions are realised. One explanation for this could be unplanned circumstances leading to a somewhat involuntary retirement. Interestingly, many people feel the decision to retire is ultimately involuntary (Henkins & VanDalen, 2013). Szinovacz (2003) explains that age discrimination, pension provisions and health status are all factors which contribute to the pressures many individuals feel influence their decision to retire at a certain age. The increase in the age of entitlement to NZ Super in the 1990's from 60 to 65 years resulted in a number of older people delaying their retirement (Statistics New Zealand, 2008). This trend reveals a key component of stage theory which explains that engendered social norms influence an individual's decision to transition out of the workforce during a certain stage of their life (Feldman & Beehr, 2011).

Baby Boomers. The Baby Boomer generation (those born between 1946 and 1964) is predicted to be one of the largest groups of older people in history transitioning into retirement. This generation comprises a diverse mix of experiences among groups and individuals, however some key trends have appeared throughout the literature which help to describe how, generally, Baby Boomers are framing retirement (Winston & Barnes, 2007). Largely, Baby Boomers are interested in a version of retirement which includes a balance of work and leisure (Niesel et al., 2020; Winston & Barnes, 2007). This seems to contrast the traditional depiction of retirement which involves leaving work entirely and engaging in leisure activities full-time. For many Baby Boomers, retirement is a way to slow down rather than stop altogether (Moen, 2007). Consequently, the use of the word 'retirement' itself is often met with resistance due to its association with withdrawal from society and days spent filling time with menial activities (Wilson, 2005). Instead, this generation often views retirement in line with the 'The Third Age'

concept. Laslett (1987) described this as a period in life where individuals are free from the responsibilities of labour and raising children. This concept describes a time of self-fulfilment where people have the freedom to pursue their own goals and interests without the constraints or stress from the previous 'Second Age'. While these stages are not chronologically defined, the Third Age typically corresponds with retirement. The concept of the Third Age is often associated with ideas of active ageing and ongoing productivity. Kojola and Moen (2016) argue that the need to be productive is a consequence of social and cultural expectations to remain a contributing member of society. As a result, many Baby Boomers may experience a need to remain busy in retirement to uphold a particular social identity (Kojola & Moen, 2016).

Despite trends in the way Baby Boomers are defining retirement overall, it's important to note that they are not a homogenous group. Retirement may be experienced differently for different social groups and genders and also changes generationally. Compared to their parents' generation, Baby Boomers have experienced higher rates of divorce, increased labour participation among women, higher levels of education and an increase in dual-income households (Butrica et al., 2012). These patterns demonstrate how Baby Boomers, as well as Generation X (those born between 1965 and 1980), are entering retirement with a different set of experiences than previous generations, but more importantly it highlights the increased diversity among women as a group. By the age of 67, Generation X women are three times as likely to have spent 35 years or more in paid work than the Silent Generation (those born between 1925 and 1945), while changes in trends appear minimal for men (Butrica et al., 2012). Furthermore, the bulk of domestic and unpaid labour is still predominantly undertaken by women (Ministry for Women, 2019). This contrast between more modern ways of working and traditional gender roles presents a unique opportunity to understand the retirement perspectives of this current cohort of women.

Gender Differences in Retirement

Retirement research has traditionally focused on the conventional experiences of older white men transitioning out of full-time paid employment (Duberley et al., 2014). Women were often overlooked in retirement research because, unlike men, work was not considered a fundamental part of their lives and for this reason the transition to retirement would be inconsequential (Berkovitch & Manor, 2019). Even when early research saw the inclusion of women in retirement studies, it was to analyse their experiences of their husband's retirement or

how marital satisfaction is impacted by retirement (Price, 2000). However, women's experiences may be considerably different to a male-centric model and deserve consideration.

Retirement status. Women's dedicated investment in family can put pressure on women to retire earlier than planned and perform a caregiver role for family or friends in need (Duberley et al., 2014; Price, 1998). Research investigating women's retirement experiences noted a particular trend toward informally forced retirement. Duberley et al. (2014) note, in their research, that 24 of the 28 retired female participants were involved in the care of family members. This responsibility contributed to feelings of restriction, and an inability to carry out other personal hobbies or commitments (Duberley et al., 2014). This commitment to family appears to remain a focal point in a woman's life, irrespective of their increased involvement in the workforce compared to the generation before them (Everingham et al., 2007). For women who identified as homemakers, Silver (2016) noted that many took on a 'retiree' status due to influence or pressure by their husband and friends. These women did not identify with the traditional picture of retirement; adopting the status was incidental. But, as those around them transitioned into retirement, these women felt they should adopt the status in connection with their peers (Silver, 2016). For many women, domestic work continues to fill a large proportion of their time even when in paid work. As domestic work extends beyond paid work, women who take on the bulk of it may never identify as 'retired' (Gibson et al., 2002). Many married women view their retirement as intrinsically linked to their husband's. Indeed, the husband's retirement may signify a formal trajectory into a coupled retirement for both individuals (Everingham et al., 2007). These gender differences indicate that the impact of retirement decisions might differ according to social structural forces as well as individual circumstances.

Differences among women. Importantly, while retirement experiences between men and women may be apparent, differences can also be seen among women. The disparity between women whose employment fits around the needs of their family and those whose employment resembles that of a professional career indicates the need for situation-specific retirement models (Everingham et al., 2007). Some research has indicated that single women may retire later than those who are married or partnered which could be explained by them not having a spouse to spend their time with (Damman et al., 2015). This indicates the need for understanding how different relationships impact decisions to retire and how women with non-traditional circumstances are supported in retirement. Furthermore, where retirement research has focused on women it is often fuelled by heteronormative stereotypes which preclude LGBTQIA+ women

from having a voice (Traies, 2017). Accordingly, Berkovitch and Manor (2019) express the importance of moving away from gender comparisons in research and instead focusing on the unique experiences of all women. This includes careful attention to the diverse experiences that women have depending on their sexuality, education, employment trajectories and caregiving commitments including and beyond nuclear family responsibilities.

Financial literacy. Research exploring gender differences has outlined how women are less financially secure in retirement compared to men (Noone et al., 2010) . Despite little or no differences between men and women in their perceptions of or planning for retirement, differences in living standards and financial status were notable between men and women (Noone et al., 2010). Other research has shown that women are less inclined to engage in financial planning for retirement and many rely heavily on government support such as a pension (Topa et al., 2018). The implementation of retirement investment schemes such as KiwiSaver provided an opportunity to help New Zealanders further grow their retirement savings. However, the ability to make worthwhile gains is influenced by gender imbalances such as the gender pay gap or missed contributions due to time off for maternity leave (Groom, 2018). Many women may have ceased working earlier in their life in order to raise children or care for family. Some may not have worked at all. This sizeable gap in their career means that as older adults women may be retiring from part-time work, or from being a full-time homemaker, which may have impacted their financial status and diminished their retirement savings goals (Silver, 2016).

Calasanti (1993) noted that social policy is predicated on assumptions that individuals are embedded in a traditional nuclear family which perpetuates the reliance of women on men for financial support. This assumption implies that within a nuclear family, women's lower retirement income, due to their variable work histories, will be supplemented by their husband's pension (Gibson et al., 2002). An obvious limitation of policies being framed on this assumption is that they will fail to protect those who do not fit into a traditional family structure. This is further complicated by the fact that women typically live longer than men and require care and support for longer (Topa et al., 2018). Data from Statistics New Zealand (2020) indicates that in the 85 and above age group women outnumber men 3:2. This highlights the disparity among mortality rates as age increases which leave women more vulnerable in older age. Further complexities are demonstrated with respect to sexuality and parental status. Women without children are more likely to die in residential care, and LGBTQIA+ women are less likely than heterosexual women to have children (Westwood, 2017). This highlights the need for

consideration of the diversity among women when creating social policies and where focus is required in order to achieve equality.

Divorce. Poorer financial outcomes are exacerbated when women are divorced. When compared with divorced men and women who were never married, divorced women are the most disadvantaged group (Lichtenstein et al., 2021). Findings from the Lichtenstein et al. (2021) study are consistent with previous research which reflect the gender disparity of financial outcomes post-divorce. Re-partnering counteracts this disparity to some degree but the prevailing effects of marriage disruption are notable nonetheless (Damman et al., 2015). Research has also indicated that divorced women retire later than those who are married or partnered which is likely due to financial constraints that require continued participation in the workforce (Damman et al., 2015). Furthermore, Lichtenstein et al. (2021) explained that even those women with greater financial resources experienced challenges with respect to work pressure, caring for family and managing on their own. They note that any gains made by those women at the higher end of the income spectrum were counteracted by other negative experiences which highlights the extensive impact of divorce. The disproportionate disadvantage of women in retirement has given rise to calls for policies and planning which support those living alone or with few resources (Topa et al., 2018).

Retirement Transitions

Early research described retirement as a process over time that was changing and evolving (Beehr, 1986). Retirement can also be viewed as a concept which is reflected in people's individually constructed ideas of what retirement looks like to them (Robinson et al., 2011). As the world experiences technological, cultural and social changes, the traditional experience of the abrupt retirement transition gives way to a more dynamic approach.

Bridge employment. Many people approaching retirement envision living a similar life to the one they led while working full time. They may expect to continue most of the same day to day activities, including hobbies, social commitments and some form of paid work once they have retired (Feldman & Beehr, 2011). Bridge employment meets this preference by providing opportunities for part-time work, temporary work, or self-employment following the end of a full-time career (Zhan et al., 2009). Bridge employment can occur within one's occupational field, or within a new field. In any case, it can encourage a more flexible work-life balance while also supporting the maintenance of an ongoing routine (Zhan et al., 2009). Zhan et al. (2009)

also noted that those engaging in bridge employment showed fewer disease and functional limitations, as well as improved mental health than those who retired in full. Some research has demonstrated that women, more than men, are likely to engage in bridge employment and volunteer work which may indicate a desire to care for and spend time with family while still remaining active in their communities (Boveda & Metz, 2016). On the contrary, a study conducted by Loretto and Vickerstaff (2015) noted that some women expressed a desire for full-time work later in life. They explained that this was likely due to career sacrifices made earlier in life when raising children, leading many women to seek a new career once they had more control over their time.

Starting a new career later in life has been referred to as an 'encore career' (Boveda & Metz, 2016). 'Encore career' is a relatively new term used to describe a career beyond that of the traditional midlife career, which typically has more personal significance and social purpose (Freedman, 2006). A person may begin an encore career in their 50s so as to allow enough time to build experience and meaning before retiring completely from paid employment. An encore career may indicate an opportunity for someone to pursue personal goals and make a meaningful social contribution, more than a career that may have developed out of financial or familial obligations (Freedman, 2006). This concept further highlights the assertion that many older people approaching retirement age now are seeking non-traditional and unique transitions.

Unretirement. Both bridge employment and encore careers fit into the concept of 'unretirement'. Unretirement describes a shift back into paid employment following a period of time in retirement (Platts et al., 2019). Maestas (2010) defined unretirement as a transition from either full retirement to full-time employment, full retirement to part-time employment, or partial retirement to full-time employment. Unretirement describes retirement in reverse (Platts et al., 2019). Many people who unretired did so because they were dissatisfied with life in retirement (Farrell, 2014). When thinking about retirement there is often an assumption that it is a time of interminable leisure and, furthermore, that leisure is preferable to work (Farrell, 2014). Indeed, employment may provide crucial emotional and social connection which is lost upon retirement. For many people, work is a rewarding and fulfilling activity which provides a sense of belonging (Farrell, 2014).

Not all people who unretire do so because they are bored. For many, financial constraints or spousal movements dictate the choice to unretire. People are more likely to unretire, or

continue to work, if their partner is also employed (Platts et al., 2019). Platts et al. (2019) note that unmarried women are more likely to unretire than their married counterparts. They surmise that this could be due to financial reasons, especially for those women who are separated. This warrants some critique as to whether this may also be attributed to unmarried women being less constrained by family obligations. This is especially interesting as Platts et al. (2019) note that intentions to unretire may go unfulfilled due to the need to care for loved ones. While they do not dissect this further in terms of gender, they do note that, in general, women unretire less often than men (Platts et al., 2019). Particularly noteworthy are some findings from a study in the US and Canada which described unretirement more likely in higher-earning women than in higher-earning men (Platts et al., 2019). The lack of studies exploring gender differences in unretirement warrant further research in this area.

Flexible working. Flexible working in its various forms is also becoming increasingly popular in New Zealand, and internationally, and offers an attractive solution for those wanting to gradually transition into retirement (Ministry of Business, Innovation & Employment (MBIE), 2019). The arrangement allows employers to retain the skills and knowledge possessed by more experienced staff members, as well as offering those same employees more personal time as they move out of the workforce. Similarly, these individuals can retain financial independence as they continue to earn money and grow their retirement fund. Indeed, some evidence shows that individuals who retire from part-time employment demonstrate a more comfortable adjustment to retirement than those who trade full-time work for full retirement (VanSolinge & Henkins, 2008). Flexible working has been reflected in New Zealand legislation. The Employment Relations Act (2000) included a flexible working amendment in 2007 to address the rights of employees in requesting changes to the hours, days, or location in which they work. This amendment was an important move in supporting employees in managing work-life balance although it should be noted that employers are not compelled to accept such a request made by an employee. A key component of this amendment is that it acknowledges the shift away from traditional ways of working and the need for employers to consider this shift. Importantly, no two retirement transitions are alike and, similarly, with the rising popularity of bridge employment, as well as a potential encore career, one person may experience multiple trajectories in their lifetime. For this reason, it is important to understand how individuals define retirement and their experiences of it on a personal level.

Attitudes Towards Retirement

Perceptions of retirement are varied and reflect both positive and negative assumptions about what that period of life entails. For some people it provides an opportunity to pursue new things and for others it is associated with disconnection and a loss of purpose (Kojola & Moen, 2016). Early research demonstrated that attitudes towards retirement are a strong predictor of how retirement experiences will manifest (Glamser, 1976).

Situational factors. Current situational factors help explain how a person may positively or negatively predict their transition into retirement (Glamser, 1976). Marital status and income level have been routinely linked to attitudes towards retirement. Specifically, people who are married experienced positive feelings about retirement as they looked forward to making future plans with their spouse (Mutran et al., 1997). Similarly, anticipation of receiving a pension has a positive effect on retirement attitudes (Mutran et al., 1997). Boredom, financial hardship and vocational nostalgia are some of the self-rated concerns among workers and retirees in the Health, Work, and Retirement Survey (Alpass, 2008), while positive factors included increased family time, increased time for hobbies, stress reduction, and a general feeling of liberation from the constraints of working life. While financial and health status are important considerations in the process, feelings and attachment towards one's job as well as the importance of social factors and post-retirement goals cannot be overstated (Jex & Grosch, 2013). Mutran et al. (1997) noted that the strongest predictor of attitude towards retirement was the absence of any prospective retirement date. However, they also explained that planning alleviates feelings of uncertainty around retirement and the more one plans, the better one feels about their impending retirement (Mutran et al., 1997). Most women appear to feel positive about retirement, especially with respect to having more free time to pursue their own interests. However, studies exploring the unique retirement experiences of women have demonstrated how thoughts of retirement have been met with trepidation (Sherry et al., 2017).

Fears. For many women, fears of financial strain, marital tension, health decline and concern over how to find meaning in daily activities left them feeling apprehensive about their impending retirement (Sherry et al., 2017). Cahill et al. (2021) explored the retirement experiences of academic women and noted the intrinsic link between career and identity which resulted in many women feeling uneasy about losing that connection to their work. These findings highlighted the impact of role theory and demonstrates its application across all genders. Furthermore, the polarity between needing a release from the demands of work and wanting to

remain active in a career is a real source of tension for many professional women (Cahill et al., 2021). Consequently, Sherry et al. (2017) note that the number of fears highlighted in their study suggests that fear is a significant part of the retirement experience for women and, accordingly, further research on women's attitudes towards retirement is critical. Everingham et al. (2007) examined women's retirement experiences which challenged the traditional male-centric model of retirement. Many women described their experiences in relation to that of their husbands indicating that the transition is viewed as a shared event between husbands and wives, or men and women. However, the commentary from some women revealed feelings of frustration with respect to their husband's lack of independence (Berkovitch & Manor, 2019; Everingham et al., 2007; Szinovacz & Davey, 2004). These feelings seem to develop out of concern that the need to "help their husbands find something to do" (Everingham et al., 2007 p. 515) will infringe on their newly discovered autonomy. These findings imply that women seek to maintain independence once retired and reject the notion of retirement as a period of disengagement and frailty.

Retirement Decisions

When exactly one shifts into retirement requires consideration of every aspect of the individual's life and an understanding of social and environmental influences. The absence of a mandatory retirement age has provided people with more choice around when and why they retire which has led to increased research in understanding what these reasons are (Adams et al., 2002). Wealth, health and attachment to work are common themes throughout the literature in explaining how and when people decide to retire. Feldman and Beehr (2011) mentioned three characteristics which influence the decision to retire: age, health, and wealth. That is, consideration of and planning for impending retirement is more likely among individuals who are older, have poor health, and who are financially well-off (Feldman & Beehr, 2011).

Push and Pull factors. Lee's (1966) 'Theory of Migration' introduced the concept of push and pull factors by explaining characteristics which influence the migration of people. He described a set of categories containing a number of factors which either attract or repel a person to or from an area. Considering these factors, a person will weigh up the positives and negatives in making a decision about migration (Lee, 1966). Lee's (1966) theory has since been applied to understand factors surrounding various types of movements and changes in people's lives, including retirement. Beehr (1986) used push and pull factors to describe the various circumstances that push an individual away from their career and pull them into retirement. He

explained that push factors are negative and pull factors are positive. For example, push factors include those such as stressful work demands or poor health, while an example of a pull factor is an expected increase in leisure activities following retirement.

Push and pull factors have been used to understand voluntary and involuntary work exits. Push factors, such as poor health, contribute to feelings of being forced into retirement, and overt push factors such as pressure from employers also contribute to poor retirement transition experiences and feelings of loss of control (Negrini et al., 2013). Research has demonstrated that flexibility, control and choice is congruent with a positive retirement experience (Heaven et al., 2016; Moffatt & Heaven, 2017). That is, a voluntary and controlled exit from the workforce produces a more positive transition experience than one that is forced such as those due to illness, redundancy or employer pressure. Furthermore, individuals who involuntarily exit the workforce show lower levels of satisfaction once in retirement than those who made an active choice to transition (VanSolinge & Henkins, 2008). Personal control and freedom over when to retire are consistently regarded as critical factors in ensuring a positive foundation on which to retire (Negrini et al., 2013). Interestingly, research has also found that a large proportion of people who considered their retirement transition as voluntary also spent time thinking about and planning for retirement (Shultz et al., 1998). This implies either that the decision to retire prompts one to put a plan in place, or that planning influences the decision. In any case, those who retire involuntarily have likely retired before any planning or preparation could begin.

Pull factors, such as a desire to pursue other activities or spend more time with family, are consistent with feeling as though the shift to retirement was voluntary (Shultz et al., 1998). Davey (2008) points to a number of factors which influence a person's decision to retire including health and financial status, work attachment, policy context and unpaid work responsibilities, but bearing the highest degree of impact are "pull" factors. Pull factors are especially influential among people who make the decision to retire early. Reeuwijk et al. (2013) found that a desire for freedom and flexibility were paramount reasons people chose to retire early. Some research suggests that women more than men, develop a sense of self located outside of the workplace due to their investment in family and social interests. This investment in roles outside of paid employment may ease the transition into retirement and see the change welcomed more favourably, or encourage early retirement (Post et al., 2013).

Financial Factors. Importantly, financial factors consistently ranks as having high importance when making the decision to retire. Having adequate finances is also consistently regarded as one of the most important resources in transition to retirement (Heaven et al., 2016; VanSolinge & Henkins, 2008). Understandably, financial status often determines an individual's ability to make the transition into retirement. That is, many people may make an active decision to continue working out of financial need or, likewise, retire early due to a secure financial position. This highlights that retirement can often be seen as a display of privilege (Berkovitch & Manor, 2019). Having sufficient finances affords a person the opportunity to retire early, or when they choose. On the contrary, some research has demonstrated that having more finances is associated with remaining in the workforce for longer. Boveda and Metz (2016) note that this surprising finding may be explained by several factors including ineligibility for full pension benefits, a partner who is still working or simply not considering themselves as financially secure. In any case, this finding highlights the heterogeneity of retirement decisions. Indeed, Reeuwijk et al. (2013) note that the decision to retire for most people is shaped by the interplay of a number of influences.

Health factors. Health status is a significant predictor of planned retirement age and strongly influences the decision on when to retire (Naudé et al., 2009). Certainly, poorer health may lead to earlier retirement if it begins to interfere with one's ability to do their job. This plays a significant role in feelings of forced retirement among older people. Research which has explored narratives among those planning for retirement attests to that (Moffatt & Heaven, 2017). Furthermore, an untimely retirement transition is occasionally motivated by the poor health of a friend or loved one. Some people have recounted stories about the disruption of their own retirement plans as a result of adopting a caregiver role (Moffatt & Heaven, 2017). Interestingly, this may impact men more than it does women because these caregiver roles may be less anticipated and therefore more disruptive for men. It is not uncommon for women to be expected to take on a carer role once retired, or even to feel forced into retirement in order to care for family or loved ones (Duberley et al., 2014; Price, 1998). Szinovacz and Davey (2005) found that women are more responsive to caring for family than men. In their study on involuntary retirement, their results demonstrated that men were more likely than women to view retirement as forced if they were having to adopt a caregiver role for a dependent (Szinovacz & Davey, 2005). This could be explained by gender role expectations which have traditionally positioned women as carers and proprietors of domestic duties (Boveda & Metz, 2016).

Personality type. Theoretical perspectives focusing on individual differences have highlighted how individual characteristics influence the decision-making process. Personality types and traits have been explored with respect to their influence over retirement decisions. Individuals possessing competitive, belligerent, impatient and neurotic qualities (collectively referred to as a Type A personality), are less likely to want to retire than those with a Type B personality (possessing patient, relaxed and easy-going attributes) (Beehr, 1986). Robinson et al. (2010), when exploring the link between the Five Factor Model (FFM) personality traits (the 'Big Five') (Digman, 1990) and retirement, found notable correlations between specific traits and self-rated life satisfaction. Most notably, extraversion was associated with positively rated life satisfaction before retirement but not following, while neuroticism was strongly linked to negative appraisals of one's life both before and after retirement, reasons for retirement, and retirement experiences (Robinson et al., 2010). The authors note that retirement can be considered a stressful life event which exacerbates neurotic predispositions. Furthermore, they explain that the differences between life satisfaction levels among the approaching-retirement group and in-retirement group, with respect to extraversion, could suggest that a personality suited to the naturally social and structured work environment may not be suited to a retirement that involves a lot of free time (Robinson et al., 2010). This may indicate that, in line with role theory, the transition into retirement for these people could result in feelings of identity loss, boredom and distress (Houlfort et al., 2015).

Characteristics which fall under the extraversion trait have been shown to be important in the transition to retirement (Henning et al., 2017). Extraversion, agreeableness, conscientiousness and openness have shown to have a positive effect on retirement transitions as they can enable preparedness and problem-solving skills. Neuroticism, on the other hand, is associated with a negative view of self, a negative view of retirement, and difficulty coping with problems (Henning et al., 2017). Resilience has been shown to be an important quality in mediating the transition into retirement. Individuals possessing resilient characteristics have demonstrated higher levels of self-rated well-being during retirement (Henning et al., 2017). Other research has attempted to understand individual qualities in relation to retirement planning and decision-making, and how this impacts satisfaction levels in retirement. Principi et al. (2018) followed participants grouped into one of four planning styles based on data analysis of participant's self-rated retirement plans: fulfilled planners (individuals with well-defined plans which were fulfilled), thwarted planners (individuals with well-defined plans which were not fulfilled), optimistic drifters (deliberate non-planners who felt relaxed about the future), and

anxious drifters (non-planners that expressed concern about their future and impending retirement). Interestingly, individual planning style did not necessarily predict satisfaction levels in retirement. That is, those who have fastidiously planned their retirement and fulfilled those plans may just as likely feel unsatisfied in retirement as a nomadic non-planner feels satisfied (Principi et al., 2018).

Well-being in Retirement

Interest in retirement research has grown as the population has aged. As people are living longer and retiring in different ways, research has attempted to understand how people adjust to life in retirement and how their well-being is impacted by the transition (Henning et al., 2016).

Loss of Purpose. Women's well-being has been assumed to be less impacted by retirement due to paid work playing a less central role in their lives (Butterworth et al., 2006). These assumptions draw on role theory which asserts that the worker role provides a sense of belonging, self-worth and usefulness, and these feelings may be lost following retirement (Henning et al., 2016). Women's traditional involvement in the home meant that this was viewed as a more pivotal role than that of paid employment. This contributed to the belief that women's well-being would be less impacted by retirement (Butterworth et al., 2006). However, research on women's retirement experiences has indicated that women who retired from paid work experienced a loss of purpose in the same way many men do (Price & Nesteruk, 2015). Price and Nesteruk (2015) demonstrated that in the absence of work, the need to schedule time and engage in worthwhile hobbies was important for women to feel a sense of purpose once retired. These women feared having too much spare time and loss of mental stimulation (Price & Nesteruk, 2015). Of course, women's experiences are varied and their subjective well-being cannot be reduced to their level of attachment to a worker role. In fact, some research demonstrates lower levels of subjective well-being in women compared to men (Duberley et al., 2014). Family care obligations or expectations to retire at the same time as their husband has contributed to women feeling less in control of their retirement decisions and how they spend their time which gives rise to a more negative sense of well-being once retired (Duberley et al., 2014).

Some early research suggested that retirement may negatively affect well-being. Indeed, Bossé et al. (1987) noted that retirees demonstrated greater levels of anxiety, depression, somatization and physical illness than their working counterparts. More recent research has demonstrated contrasting results and it is important to consider whether retirement impacts well-

being, or that retirement decisions are dictated by poor physical and mental health. In other words, people with poor physical and mental health may retire sooner, or more abruptly, and report a more negative retirement experience as a result. Indeed, research has shown that self-rated good health lends itself to a more positive experience while poorer health is associated with negative outcomes during retirement (Muratore & Earl, 2014). This trend may also be a reflection of voluntary and involuntary factors. Involuntarily entering retirement presents a number of issues with respect to feelings of adjustment and satisfaction once retired (VanSolinge & Henkins, 2008). In other words, health problems are consistently associated with feelings of forced retirement which correspond with negative retirement outcomes (Shultz et al., 1998; Szinovacz & Davey, 2005).

Availability of resources. Availability of resources have shown to affect well-being positively during retirement, however access to resources often decline after retirement (Yeung, 2018). This change can impact levels of physical functioning, life satisfaction and psychological well-being. However, in their study, Yeung (2018) noted no significant changes in physical or psychological health following retirement, suggesting that, for many people, retirement may not be a negative event. It's important to note that this study was carried out six months post-retirement whereby many of the positive feelings experienced may be a reflection of a honeymoon phase (Szinovacz & Davey, 2004). Some assumptions have been made that people require little time to adapt to their new lifestyle (Calvo et al., 2009) which indicates a possible effect of a honeymoon period. Other research investigating experiences of people having been retired longer than a year has shown that following an initial honeymoon period they experienced feelings of discomfort and the need to find a new purpose (Price & Nesteruk, 2015). That is not to say that following the shift to retirement well-being is sure to decline, but rather it highlights the importance of planning for the years beyond the initial transition.

Results from Price & Nesteruk's (2015) study revealed that, given the opportunity to do it again, participants would more thoroughly prepare both personally and financially for the changes to come throughout retirement. This is in line with research which has demonstrated that increased planning builds resources which promotes positive levels of well-being post-retirement (Topa et al., 2018). Furthermore, adequate resilience, coping mechanisms and other tangible resources, typically developed throughout the life course, become important strengths in managing the transition and maintaining positive levels of well-being (Wink & James, 2013). With that in mind, well-being in retirement is perhaps less associated with the transition itself but

instead predicated on individual choice, control over the environment, personal attributes and available resources.

Social support. Despite disadvantages with respect to finances, women's tendency to have wider social circles than men may be a protective factor in other areas in retirement. Stronge et al. (2019) examined levels of well-being among men and women according to relationship status. They noted that romantic relationships provided a level of social support and increased levels of self-esteem and life satisfaction for men significantly more than for women (Stronge et al., 2019). They explain that this could be due to deep-seated gender norms in which women are socialised to be emotional and dependent while men are encouraged to be self-reliant and tough (Stronge et al., 2019). Women's dependence on other's for emotional support then fosters wider social circles and connections with people outside of their romantic relationship, whereas men may rely on their spouse almost exclusively for emotional support (Stronge et al., 2019). When describing gains in retirement Sherry et al. (2017) noted that women typically spend more time with friends than men. Similarly, Gray and Worlledge (2018) noted that women adjust better to the loss of a partner than men, despite being more likely to be widowed. Women living alone are also less socially isolated than their male counterparts (Gray & Worlledge, 2018). A study by Schwartz and Litwin (2018) demonstrated that women experienced greater increases in their social networks during retirement than men. This is in line with discussions on role theory which highlight how important social connection is for women and the importance of maintaining social ties in retirement (Price, 2000).

Retirement Planning

Planning for retirement may represent an ongoing process which begins early and continues years after making the transition (Taylor et al., 2008). Retirement can be considered an evolving phenomenon, rather than a fixed event for which to prepare. As retirement progresses, individual needs, desires and goals transform as a result. In other words, the early stages of retirement can look very different to retirement five, 10 or 20 years later. Changes in priorities, levels of support, and resources therefore need to evolve in turn to reflect these different stages (Taylor et al., 2008). Retirement planning, having been explored in depth by researchers, is a vital piece of the retirement puzzle. However, statistics show that only a small number of people nearing retirement have put considerable thought into the life they plan on living once retired (Colmar Brunton, 2015). A more recent report published by New Zealand Seniors (2022)

revealed that with regards to financial planning 41% of New Zealanders do not feel prepared for retirement and only a third have put any considerable plans in place.

What to plan for. Planning for retirement can transpire at any age. Indeed, some suggestions have been made that planning should begin as early as possible, at the inception of a person's career (Wilson, 2005) and many researchers agree on the importance of planning in a few key areas. These key areas are typically: financial, health and social planning (Jex & Grosch, 2013). Resources on financial planning are often readily available while, conversely, there is a paucity of information offered on psychosocial factors. This is reflected in much of the research on retirement which often focuses on financial aspects of retirement planning (Lindbo & Shultz, 1998; Principi et al., 2018). Financial planning is important and especially so for people who are disadvantaged financially, such as women. However, despite women consistently possessing fewer financial resources than their male counterparts, they are less likely to plan and less likely to save (Price & Nesteruk, 2015). Indeed, some data has shown that only 20% of women are saving for their retirement, emphasizing the need for financial education targeting at-risk groups (Price & Nesteruk, 2015).

Supplementary to financial and healthcare planning, other suggested retirement planning topics include housing options, leisure activities and alternative work options (Boveda & Metz, 2016). This type of planning may be especially important for people who have had to retire from a long career due to health-related issues. Indeed, with bridge employment and encore careers rising in popularity, Boveda and Metz (2016) suggest that more consideration should be made for those with health conditions as to whether there may be other viable career options ahead. That is, a decline in physical or mental health may not need to signify the end of one's career but instead provide an opportunity to look at alternative roles should the person desire ongoing work. Importantly, early work departure interferes with savings goals but may also impede other plans for retirement which are impacted by unforeseen health problems.

Planning outcomes. As an early proponent of retirement research, Beehr (1986) asserted that planning for retirement leads to more positive feelings of oneself which are precipitated by a greater sense of control and certainty. This has been supported over the years by research which has demonstrated the same positive outcomes associated with retirement planning (J. H. Noone et al., 2010; Reitzes & Mutran, 2004). While positive outcomes from pre-retirement planning have been observed, it's important to consider other contributing factors which might influence

its effects. Financial aptitude, higher education and social networks are associated with a greater tendency to plan in specific areas (Petkoska & Earl, 2009). Petkoska and Earl (2009) noted that people with higher levels of education were more likely to plan for health-related changes which they explain is likely due to a general tendency to research and seek out further information on various topics. Similarly, they noted that those with stronger social connections and financial capability are also more likely to engage in interpersonal and financial planning respectively (Petkoska & Earl, 2009). Importantly, they noted that women are more likely to be among those who conduct interpersonal planning, which they attributed to women's socialisation to create and maintain social connections (Petkoska & Earl, 2009). These findings do not discount the positive influence that planning has on retirement but it does suggest that retirement planning is not necessarily equitable and, arguably, the presence of these key resources may reflect a positive retirement experience regardless of any retirement planning (Yeung, 2018).

Contrary to much of the literature, Yeung (2013) indicated that retirement planning may actually spur negative outcomes. In their study they found that in many areas, such as financial and psychological domains, pre-retirement planning was indicative of positive outcomes once retired. However, social life planning showed the opposite. One of their explanations for why this might be the case is that planning for social and leisure activities in retirement that are not already part of a person's life can induce feelings of pressure and discomfort (Yeung, 2013). For example, if somebody believes that retirement is supposed to consist of days playing golf and they dislike golf, they are more likely to perceive retirement negatively. Similarly, it has been noted that only a small number of people actually engage in new activities in retirement (Petkoska & Earl, 2009). This indicates that, in line with continuity theory, people tend to pursue many of the same interests and activities in retirement as they did prior to retirement. It also highlights the need for planning programmes to focus on what people already enjoy doing and how their current goals and interests can be fulfilled rather than setting an expectation that retirement should look a certain way for everyone.

In some cases, those who are most in need of a dedicated plan for retirement are less likely to make one based on research investigating future self-views. Kornadt et al. (2015) explored the impact of future self-views on the inclination to prepare for retirement and found that the level of planning people engaged in was related to more positive feelings about retirement rather than a need to plan in specific areas. In other words, feeling good about what is to come motivates people to plan for their future. Contrary to this, feeling anxious or negative

about the future is indicative of less planning (Kornadt et al., 2015). This was surprising to the authors who expected that people with negative future self-views would engage in more planning behaviours to compensate. They describe previous research which has shown that negative self-views can encourage compensatory behaviours but this seems to occur when a more positive outlook is possible (Kornadt et al., 2015). They also explain that age stereotypes influence how people view their future which can lead to assumptions about how their future has to look (Kornadt et al., 2015). This suggests that creating a strategic plan for the future may in itself not be enough and should be supplemented with discussions around breaking down systemic issues and ageist stereotypes.

Work and retirement planning. Pre-retirement programs have been shown to provide a structured and thorough approach to retirement. Retirement planning programs have been defined as a dedicated session, or sessions, which present people nearing retirement with information to help smooth the transition (Pazzim & Marin, 2018). Typically these would occur 2-5 years before intended retirement age and would provide material and activities focused on preparing people for the financial and psychological aspects of retirement (Pazzim & Marin, 2018). Importantly, when planning goes beyond financial components and prepares people psychologically and emotionally for the impending change, individuals rate increased satisfaction and more positive attitudes towards retirement (Leandro-Franca et al., 2016). Engaging in pre-retirement planning programs translates to having positive attitudes early on in retirement, but these positive attitudes are not necessarily sustained (Reitzes & Mutran, 2004). In their research, Reitzes and Mutran (2004) noted that planning for retirement increased positive attitudes in the initial six months following retirement, but not at 24 months post-retirement. They suggest that planning may provide an individual with certainty and control in the transition, but these effects appear to be temporary.

Fewer rules and expectations regarding a prescribed retirement age has provided the freedom to choose when to retire and how that transition progresses. With that in mind, many individuals are unsure how to broach the subject of retirement with their employers, or understand their role in facilitating the transition. Phillipson et al. (2019) found that there is some uncertainty between employees and employers regarding who initiates the retirement discussion. They noted that many employees still expected to receive a retirement information pack upon reaching a certain age and felt a lack of guidance and support from their employers. Conversely, participants who identified as managers or Human Resources (HR) personnel were wary of

initiating a conversation with employees of a certain age for fear of it appearing as ageist or forceful. To circumvent this kind of ambiguity, research has proposed that the onus is on the organization to prepare individuals for, and ease them through, the retirement transition (Lindbo & Shultz, 1998). Of specific importance is the view that engaging in pre-retirement planning supported by the organization results in more positive individual experiences once in retirement. In any case, there is support for formal planning programs offered to individuals through their workplace above and beyond any personal planning they conduct themselves. Furthermore, a critical component in supporting people with their retirement decision is the provision of workplace policies which allow for staggered transitions or flexible working (Kojola & Moen, 2016). Importantly, the implementation of workplace policies and support for planning acknowledges the value of older people and addresses the variable experiences of people and how they are retiring.

Chapter 4: Methodology

Many studies on retirement to date have adopted a quantitative approach. Quantitative research is concerned with establishing objective knowledge (Butler-Kisber, 2018). The pursuit of objective knowledge is founded in a positivism, where accepted psychological methods involve careful measurement and replication (Eisner, 2003). Quantitative research on retirement typically uses survey methods to explain specifics about retirement transitions and to predict patterns of retirement outcomes for different groups. Research to date has helped to understand how people transition into retirement in relation to the social and cultural context in which they are embedded, as well as the influence of their own personal characteristics and status on retirement transitions and outcomes (Duberley et al., 2014).

Research using exclusively quantitative methods has been critiqued as limiting the understanding of people's lived experiences in relation to retirement (Duberley et al., 2014). Qualitative approaches challenge the pursuit of objective reality (Butler-Kisber, 2018). Qualitative research provides opportunities for understanding the subjective, lived-experiences of people and the importance of context and process in research (Butler-Kisber, 2018). Within retirement literature, qualitative research helps to challenge the idea of a conventional pathway to retirement. The accounts that emerge through qualitative interviews, for example, demonstrate that the ways in which people retire reflect personality, as well as contextual and experiential differences among people and groups (Heaven et al., 2016). Research taking a qualitative approach to understanding retirement attends to the diverse and individual experiences of older people and their respective retirement transitions (Heaven et al., 2016; Jex & Grosch, 2013; Principi et al., 2018). Furthermore, people's unique experiences shape how they make sense of retirement. In other words, individual differences, shared experiences and interactions with one another actively work together to create meaning (Hjelm, 2014).

Social Constructionism

The term *social construction* was popularised by Berger and Luckmann (1966) in their book *The social construction of reality.* They explored how people make sense of their realities in the context of their social worlds, and understand how knowledge develops as a result (Packer, 2018). Social constructionism posits that knowledge is socially constructed through exchanges between individuals, systems and shared experiences (Savin-Baden & Major, 2013).

Berger and Luckmann (1966) provided three stages to explain how reality is constructed: externalization, objectivation and internalization. Externalization occurs when people give meaning to their world. Individual meanings, beliefs and values gain their own external status when they are shared through social interaction (Hjelm, 2014). In other words, society exists as a result of human association. According to Berger and Luckmann (1966) "Men *together* produce a human environment, with the totality of its socio-cultural and psychological formations" (p. 69). The next stage, objectivation, occurs when that which is created during externalization is reified; through this process what is created takes on its own reality. At the extreme end, it becomes accepted as fact and exists independently of the individual mind (Hjelm, 2014); the social world is attributed with an objective reality saturated in historic traditions and institutions. Berger and Luckmann (1966) describe this as *reification.*

Reification is achieved when meaning-making and human activity is made invisible, and external reality is simply accepted as the way things are (Hjelm, 2014). People begin to adopt views of reality through socialization which Berger and Luckmann (1966) separate into two types: primary socialization and secondary socialization. Primary socialization occurs when children learn the attitudes, beliefs and behaviours of parental figures which frames their understanding of the world around them. Secondary socialization is when that learning occurs on a wider scale such as that in schools or the workplace (Hjelm, 2014). In other words, primary socialization takes place at an early age inside the home, whereas secondary socialization occurs outside the home as people age and are introduced to larger social groups. This process of socialization is rooted in the final stage, internalization. Internalization describes the action of individuals accepting reality around them as their own (Hjelm, 2014). This stage demonstrates how shared views and accepted norms determine the way people understand the world around them. Internalization represents an unconscious process which forms aspects of a person's self-identity and in turn their behaviour (Hjelm, 2014).

These three previously discussed stages are referred to by Berger and Luckmann (1966) as 'moments'. They are not understood as sequential steps but rather occur concurrently as ideas of reality unfold. These moments recognise that knowledge is a product of interactions between people and their social world; its development relies on the use of everyday language and shared experiences (Packer, 2018). Accordingly, the goal of research with social constructionist underpinnings is to understand the different ways in which people create truth, knowledge, and understand the world around them (Savin-Baden & Major, 2013). Social

constructionism asserts that ideas of reality is not separate from experience, or created purely through individual experiences, but interdependently within the society in which they are embedded (Packer, 2018). The dynamic relationship between individuals and social systems is a critical basis of social constructionism (Packer, 2018).

Social Constructionism and Retirement. The present study employs a social constructionist paradigm to interpret and understand the experience of retirement. Recognising that knowledge is created through shared experiences of history, culture and environment, social constructionism lends itself well to the present study. Indeed, retirement as an institution reflects social and political influences which shape retirement decisions (Szinovacz, 2003). The introduction of the universal pension set a precedent for retirement behaviour and the timing of work exits in New Zealand which has implications for the experience of retirement. Social constructionism acknowledges the impact of social and historical conditions and expectations on experiences. Much research to date has assumed a model retirement transition in the form of a complete work exit at 65 years old. Furthermore, research has historically analysed retirement experiences through the lens of full-time salaried employees, a work trajectory that disproportionately reflects the experiences of educated white men (Everingham et al., 2007). This is because women traditionally were viewed as working to supplement family income rather than engaging in careers that were personally meaningful. These expectations meant that transitions to retirement were conceived as inconsequential among women. Women's lack of attachment to the workforce implied they would have no strong feelings toward retirement nor would they need to actively plan for a future without work (Gibson et al., 2003). Social constructionism is a valuable lens to examine these taken for granted expectations regarding the place of employment in women's lives.

Assumptions about retirement behaviour have also been reflected in some theories of ageing such as Super's (1953) theory of vocational development. In his theory Super (1953) describes some stages of ageing as periods of disengagement and decline. This version of reality painted an arguably bleak picture of the years following retirement and the cessation of work. The theory was unsurprisingly critiqued by others who exclaimed that people need not be destined to a life of stagnation following the exit from work (Post et al., 2013). Instead, research has shown that many people do, in fact, enjoy a fulfilling and engaging life as they age and many take up new and interesting hobbies (Post et al., 2013). Importantly, the way individuals make sense of their reality with respect to retirement reflects their own backgrounds, their experiences,

values and priorities, as well as the experiences of their family, friends, peers, and prevailing social norms regarding retirement (Feldman & Beehr, 2011; Silver, 2016). With that in mind, retirement research should acknowledge the heterogenous nature of the retirement experience.

Feminist Poststructuralism

Poststructuralism expands on the work of structuralism which explores language and meaning. Introduced by Ferdinand de Saussure, structuralism asserts that meaning does not exist in and of itself, it is constructed via language and discourse (Hughes, 2002). De Saussure maintained that a central and fixed structure, composed of dualities, is fundamental to language (Hughes, 2002). Theorists such as Jacques Derrida criticised de Saussure's insistence that the underlying structure of language is fixed (Weedon, 1997). Derrida argued that fixing can only exist temporarily; it shifts and changes based on context and relations (Weedon, 1997). Feminist poststructuralism has gone further to attempt to breakdown fixed structures in which gender stereotypes are embedded (Hughes, 2002). Feminist poststructuralism attempts to deconstruct fixed binaries such as male/female which assigns rigid characteristics to women (Davies et al., 2006). Feminist structuralism provides a mechanism to challenge gender conventions and empower women to become active participants in their lives (Gibson et al., 2003).

It has been noted that retirement research lacks cultural diversity (Heaven et al., 2016) and that women have been largely excluded from research which favoured the traditional narrative of men's transitions into retirement (Berkovitch & Manor, 2019). Retirement research examining gender differences has shown marked differences in the retirement experiences between genders (Duberley et al., 2014; Price, 1998). This research has tended to find that caregiving and domestic work remains a focal point in many women's lives even after retirement (Duberley et al., 2014), and that experiences of retirement are often a result of social pressures and expectations placed on women (Silver, 2016). Berger and Luckmann's (1966) concept of reification is useful here; it explains how socially constructed ideas become institutionalised. Reification can be used to explain how ideas of retirement become socially accepted as knowledge without question. For example, men's complete cessation of work at the age of 65 to pursue personal interests and hobbies is a fairly conventional and routine approach to retirement (Moen, 2007). Importantly, this reality can be challenged. *De-reification* is described as no longer treating something as a tangible and accepted idea. Rather than simply representing the opposite of reification, however, it provides an opportunity for questioning social norms and institutions, and breaking down rigid ideals (Berger & Luckmann, 1966). As research progresses

it has become clear that there is no one type of retirement and the experiences of one person cannot be generalised to another. This has highlighted the importance of understanding how women navigate and describe their own experiences and in return challenge the entrenched ideas of what retirement looks like.

Qualitative research on women's retirement experiences have uncovered themes of liberation and choice (Berkovitch & Manor, 2019). These themes can be seen in accounts from both men and women (Pepin & Deutscher, 2011), however they paint an arguably unique picture when viewed from a women's perspective. Gibson et al. (2002) discussed how leisure creates opportunities for women to resist traditional ideas of retirement. Indeed, many women acknowledged that conventional depictions of retirement reflect themes of ageism and erasure from society. Instead, these women chose to view retirement as a time of freedom and the ability to exert choice in their daily activities. Furthermore, women continue to position themselves as leaders in their own lives rather than as side characters in their husbands retirement (Everingham et al., 2007). Gibson et al. (2002) described this as active resistance against institutionalised ideas of retirement and acknowledged women as active participants in the reconstruction of their experience. Women's historic underrepresentation in retirement research provides a sound rationale for this study to focus on their experiences exclusively. This focus will be important to gain a better understanding of the different ways women experience retirement. Importantly, the focus on women provides an opportunity for a retelling of their unique experiences, rather than simply a comparison between genders (Berkovitch & Manor, 2019).

Narrative Psychology

The present study takes a narrative approach. Narrative research is concerned with how meaning is constructed through the exploration of individuals' stories of lived experiences. Narratives allow individuals to share their stories and construct their identity through an auto-biographical telling of events (Savin-Baden & Major, 2013). Story telling is innately human and has deep roots in the sciences as well as everyday life (Murray, 2003). The popularity of autobiographies, documentaries and reality television today highlights the importance of story-telling as a social exchange (Murray, 2003). Consequently, *narrative* as an analytical approach in psychology is concerned with how people experience and understand the world as told through stories (Murray, 2003).

The Structure of a Narrative. The words *narrative* and *story* are often used interchangeably in the literature (Polletta et al., 2011). Wong and Breheny (2018) distinguish the two by describing a story as a telling of events which is influenced and informed by wider social and cultural structures, the narrative. William Labov (as cited in Polletta et al., 2011) provided a simple description of narrative by defining it as "…an account of a sequence of events in the order in which they occurred to make a point". Of course, the point is not referring to a fact to be proven or an argument to be settled. The point refers to the weaving together of events to create a meaningful account. Narrative seeks to assemble and explain past events in a meaningful way rather than just describe a set of events. They are not intended to merely replicate events through conversation but provide a system of knowledge and understanding; they afford an alternative way of thinking beyond the everyday (Packer, 2018). Consequently, narratives provide an opportunity to combine normal as well as unusual occurrences to form a specific picture of the world (Murray, 2003). Jerome Bruner, an early proponent of narrative approaches within psychology, noted that narratives are a way to organise our memories and experiences to make sense of the world (Bruner, 1991). However, these moments alone do not tell a story. He explained that narratives rely on the interaction of all parts to coalesce into a meaningful account; "…parts and wholes in a narrative rely on each other for their viability" (Bruner, 1991, p. 8). The narrative is held together by the plot which marries together the various components of the story; it brings order to the minutiae of our everyday experiences (Murray, 2003).

Bruner's (1991) explanation highlights the fluidity of narratives and the importance of context in lending to the meaning of a story. Jonsson et al. (2001) provided a good example of how changes to the plot can influence the narrative in unexpected ways. In their study on occupational transitions, they discuss the experiences of one participant who expressed the joy brought to him from holidaying at his summer cottage. This was a meaningful activity which he enjoyed over the years however the feelings shifted once he retired. As the narrative unfolds it is made clear that the cottage had become a welcome respite from work, so when he was no longer employed going to the cottage did not bring the same sense of pleasure (Jonsson et al., 2001). This illustrates the importance of the relationship between the various components of people's lives in shaping that narrative. Even though it was seemingly the cottage that brought joy, and the cottage has remained consistent throughout the plot, the thing that gave the cottage meaning for this person was gone.

Narratives as Social Constructions. Narratives are more than a way for people to describe their experiences and make sense of their world at an individual level. Narratives are inherently social. They are a co-creation built through interaction between the narrator, their audience, and the social and cultural setting in which they are embedded (Murray, 2003). The social nature of narratives means that people's expectations about future events are shaped through the retelling of similar stories. Shared stories contribute to our understanding of the status quo, how we perceive particular situations, and our subsequent actions (Wong & Breheny, 2018). This has been reflected in research which has highlighted gender disparities with respect to the social construction of retirement. Narrative lends itself well to retirement research because it is a topic which is shrouded in social norms and ideas of what ought to be. Social expectations placed on women to be natural carers appears to continue into retirement where it is assumed they will uphold the bulk of domestic work and care for their ageing parents and spouses (Sawyer & James, 2018). Furthermore, women are typically more financially disadvantaged when approaching retirement than men (Topa et al., 2018). Research exploring women's experiences of retirement has shown how they resist and redefine retirement (Gibson et al., 2002); Wong and Breheny (2018) explain that wider social narratives are uncovered through the exchange of personal stories. This is evident when looking at the narratives throughout Gibson et al.'s (2002) study; women's resistance to retirement is not a personal distaste for retiring from work but it reflects their resistance to the socially constructed ideas about what retirement might look like for women.

Narrative as Identity. Another important consideration in narrative research is its role in constructing identity. McAdams (1995) distinguished between "identity" and "self" by explaining that identity is formed through the construction and organisation of the self. A person's identity is the evolving story formulated to explain who we are. Importantly, a person's identity develops over time through shared stories with other's about their lives (McAdams & McLean, 2013). McAdams and McLean (2013) explain that shared conversations between people provide opportunities for meaning-making and insight into the self. Importantly, each person in the conversation plays an important role and can influence how the narrative unfolds. Engaged listeners can help uncover more personal details during conversations which lend to the overall development of the identity (McAdams & McLean, 2013).

Narrative identity is not merely concerned with past experiences, however. The stories people tell offer insights into their past which help explain who they are in the present moment,

but also who they are becoming. McAdams (2018) describes narrative identity as an act of both synchronicity and diachronicity. Synchronically, a person's identity remains consistent while experiencing constant change throughout life. Diachronically, the identity reflects a timeline depicting how the person of the past has become the person today, and who they expect to be in future (McAdams, 2018). The construction of identity reflects a mix of personal experiences and situational influences, but is also heavily shaped by social and cultural norms (Stephens & Breheny, 2013). Teuscher (2010) illustrates how retired people often continue to identify with their profession despite no longer working in that field or working at all. This may reflect resistance to adopt a retiree status but Teuscher (2010) challenges this and proposes that doing so is instead reinforcing the person's rich history and demonstrating the diverse nature of their present-day character. On the other hand, some people may use retirement to fit in due to social pressure. This is notable among women who are homemakers and have not experienced an abrupt shift from work to retirement (Silver, 2016). For these women, being retired seems in conflict with their identity, but they adopt a retiree status as a means of conformity. These examples demonstrate that beyond having to navigate a life outside of paid work, retirement also disrupts the fabric of who people are.

Narrative Analysis

Narrative analysis does not provide set of prescriptive methods, nor is there a single way to approach narrative analysis (Wong & Breheny, 2018). Instead, narrative analysis represents a theoretical framework with which to interpret the stories and words people share (Stephens & Breheny, 2013). Consequently, given the varying guidelines on how to conduct narrative analysis, its application to research as an analytical method can be difficult (Stephens & Breheny, 2013). The lack of clear direction is also a strength of narrative analysis as it allows the use of different typologies and strategies (Nasheeda et al., 2019). Accordingly, researchers have the ability to choose the elements of narrative methodologies which will best illustrate the data and the story they are trying to tell (Nasheeda et al., 2019). An important consideration in narrative research is understanding how different social, cultural and personal factors interact; an analytical approach should therefore consider the relationship between these aspects, how they are understood and how they inform behaviour (Stephens & Breheny, 2013).

Murray (2000) describes an analytical framework which encompasses four different levels of analysis. These four levels: personal, interpersonal, positional, and ideological help to add context to and make sense of people's experiences through the stories they share (Murray,

2000). The personal level details how people organise their stories in such a way in order to make sense of their own experiences and identities (Murray, 2000). Murray (2000) explains that at this level narratives provide a way for people to take control over their situation and to create order out of disorder. At this level, the narrative reveals how people construct and maintain their identity through a series of historical events and changing situations. Interactions between people are explored at the interpersonal level. At this level, the narrative considers the involvement of the interviewer in shaping the story (Murray, 2000). Rather than simply observing, interviewers directly contribute to the narrative which is a product of the thoughts and views that both people represent (Stephens & Breheny, 2013). Furthermore, this level examines the construction of people's identities as they share their stories and that how they choose to present themselves may change based on the audience (Murray, 2000). As with the interpersonal level, the positional level reflects the collective nature of narratives. However, the positional level goes beyond this to include the different social contexts which are present even before any interaction (Murray, 2000). This level considers the broader social influences which guide the narrative and examines the different positions each person occupies that influence the way the story is told. This also includes the perceived audience which often extends beyond that of the interviewer (Murray, 2000). Finally, the ideological level explores how broader social and cultural assumptions influence our thoughts and behaviours. It considers how shared stories contribute to what we know about the world and give meaning to our personal experiences (Murray, 2000).

Wong and Breheny (2018) suggest that distinguishing between the interpersonal, positional and ideological levels may present some difficulty for novice researchers and instead discuss a more simplified framework. This framework consists of three levels: personal, interpersonal and social. It includes the same characteristics as Murray's (2000) framework but the levels are more easily defined (Stephens & Breheny, 2013). This simplified approach helps with understanding how the levels can be integrated which is a challenging and important aspect of narrative analysis.

Reflexivity

An important characteristic of qualitative research is acknowledging the power imbalance between the researcher and the researched. Positivist approaches often rely on the researcher assuming the role of a 'detached observer' which is intended to maintain objectivity and ensure results can be replicated (McGrath & Johnson, 2003). These methods have been criticised for disregarding the valuable insights participants can offer with respect to their own experiences.

To that end, the interdependent relationship between the researcher and the participants is acknowledged, and interrogating this is part of understanding particular human phenomena (McGrath & Johnson, 2003). Importantly, in narrative research consideration is made as to how the interviewer contributed to the development of narratives alongside the participant (Stephens & Breheny, 2013). The role of the researcher goes beyond their contribution to the development of narratives and expands into their own beliefs and judgements which shape the research. Consequently, Reflexivity is described as the process by which researchers think critically about their own subjectivity and examine the aspects of the self that contribute to the research (Goldstein, 2017). Through reflexivity researchers are encouraged to position themselves in the research with their own assumptions and beliefs. This process can add context and depth for interpreting the data (Goldstein, 2017)

Chapter 5: Methods

Participants

      The participants were a sample of ten women living in different cities across New Zealand. The study intended to understand how women who are actively engaged in retirement planning are framing retirement. For this reason, the participants had to have participated in dedicated retirement planning to be able to participate in the research. This planning ranged from employer-organised workshops to self-facilitated planning with a financial advisor or similar. Participants also needed to be over the age of 45 which aligned with the minimum age typically set by organisations to be able to participate in planning workshops. They needed to be women and they also needed to be employed although this could be part-time, full-time or on a casual basis to encourage more variety in the sample. Participant details are outlined in Table 1. Some participants requested a particular pseudonym, and the remainder were chosen at random using an online name generator. The recorded age and employment status were correct as at the time of the interview.

Table 1

Participant details

Pseudonym	Age (years)	Employment Status	Relationship Status	Children	Grandchildren
Susan	54	Full-time	De facto	3	0
Angela	55	Full-time	De facto	3	0
Louise	58	Full-time	Married	2	0
Denise	61	Full-time	Married	0	0
Julia	50	Part-time	Married	2	0
Alison	64	Full-time	Single	0	0
Yvonne	57	Full-time	Single	0	0
Lucia	57	Full-time	Married	1	3
Leslie	60	Full-time	Married	4	1
Pauline	58	Full-time	Married	2	1

Recruitment

The initial recruitment method involved distributing the information sheet (see Appendix A) and advertisement (see Appendix B) to different organisations, on various women's networks, as well as social media. The advertisement was also published in the Women's Bookshop and Senior Matters newsletters. A few participants were recruited in this way, but the initial approach was broad and failed to capture sufficient participants who fit the criteria. The researcher had also connected with a company who facilitates retirement planning workshops and had remained in touch with them throughout the period of the study. During this stage of recruitment, the researcher contacted one of the consultants to discuss sharing the information within their network. The consultant suggested providing the information at the end of each of the workshops giving people the opportunity to contact the researcher directly should they choose to participate. The remaining participants were recruited through this approach.

Setting

The first interview was conducted in person as planned, however due to a Covid-19 lockdown and ongoing government restrictions the remaining interviews were carried out online. As outlined above, most of the participants in the study had attended planning workshops facilitated by the same consulting company. To better understand the content of the workshops, the researcher also met with one of the directors of the company. This meeting was also conducted online and provided additional context to how people are thinking about and planning for retirement. This discussion explored the topics that are covered in the retirement planning sessions which involves a mix of financial and lifestyle planning. The lifestyle planning encourages people to think about what their purpose is, what goals they have, and what their concerns are about retirement. The director noted that the objective for the plan is not to be a rigid set of instructions for retirement, but to encourage people to begin putting thought into what their retirement might look like and feel more comfortable approaching the transition.

Ethics

The methods and participant group were reviewed, and the project was assessed as being low risk. The project went through a peer review process which examined all aspects of the study including any risks and corresponding mitigations and was recorded on the low-risk register by the Massey University Human Ethics Committee.

Participation was completely voluntary, and participants were presented with the information sheet prior to accepting an invitation to be involved in the research. Because the second stage of recruitment involved approaching people within retirement planning workshops directly it was important to maintain the voluntariness of the study and avoid feelings of coercion. For this reason, the researcher did not reach out to anyone directly or attend any of the workshops. The information sheet was shared by the consultant on the researcher's behalf who briefly addressed the study then left the information sheets at the back of the room for people to collect and contact the researcher directly should they wish. The researcher works for a local government organisation, so it was also important to avoid any conflict of interest by not distributing the information sheet or advertisement among networks within that organisation or that organisation's subsidiaries.

The information sheet was presented to each participant again alongside the consent form prior to the interview to ensure the details were fully understood before agreeing to participate. All details were anonymised, and any other identifiable information redacted. The data was kept in a secure folder on the researcher's personal laptop, and a back-up was kept on a password-protected portable hard drive. Participants were also encouraged and welcomed to email the researcher at any point following the interviews if they had further questions or simply to have a follow-up conversation, which some of them did.

Interview Procedure

As previously outlined, the first interview was conducted in person and the remaining nine were carried out online. The in-person interview was conducted at a time and place chosen by the participant. At the start of the interview the information sheet was reviewed, and the consent form (see Appendix C) was discussed and signed. The participants were given the opportunity to ask any questions or get further clarification before the interview commenced. The remaining participants were interviewed virtually and were given the option to use either Zoom or Microsoft Teams depending on their preference or what they felt comfortable using. These participants were sent the consent form via email, alongside the information sheet once more, about a week prior to the interview. This was to allow enough time to sign the form and return it as it could not be done in person. They were also given the option to provide verbal consent prior to the interview if they were unable to sign and return the form. All participants reviewed and returned the signed form ahead of the interview. Regrettably, the data from the first interview was corrupted and unable to be repaired. The researcher reached out to the

participant and asked if she would be willing to be re-interviewed virtually which fortunately, she agreed to. The interview was conducted via Zoom in the same manner as the other virtual interviews.

The interview was set at a time chosen by the participants, and most were carried out during a weekday. Interviews lasted between 34 and 84 minutes and were conducted using a semi-structured format. A set of basic questions were used as a guide (Appendix D) to set the scene and prompt discussion, but participants were encouraged to share anything that came to mind and not to feel limited to certain topics. At times the researcher would also share a thought to encourage deeper discussion. The approach reflects the social constructionist underpinnings of the methodology and demonstrates the co-creation of narratives.

The interviews were recorded and transcribed with consent from the participants. They were also given the opportunity to have these recordings returned to them for review. Two of the participants requested to have their recording and transcript returned and neither participant requested any revisions. Each participant was offered a $25 gift card to thank them for their time and their contribution.

Data Analysis

The analysis was informed by Murray's (2000) framework which explores four different analytical levels for interpreting people's stories, and also how these levels intersect (Stephens & Breheny, 2013). This approach looked at the way participants' stories were used to construct their identity and how they helped shape, and were shaped by, broader social assumptions about retirement and retired people. Furthermore, the analysis looked at why the stories were being told, how they contributed to or conflicted with other stories being told, and how the story was produced as a co-creation with the interviewer.

The interviews were conducted virtually either on Zoom or Microsoft Teams, and a transcript was provided with the recording. Each transcript was then read completely before going through a secondary transcription process to correct errors and begin to engage with the data. During this second process of review and correction, comments were made on the transcripts to start to highlight key moments and areas for further investigation. These inscriptions were combined with notes made during the interview itself which included things

such as the general mood and attitude of the participant, how they felt about the interview and their general feelings towards retirement.

The transcripts were then uploaded into a qualitative analysis software programme (NVivo) to begin to review and code. Each transcript was coded to highlight different topics and themes, the way stories were told, the types of characters used, the use of metaphors and the use of humour. The transcripts were reviewed several times to refine the codes further and at this point they were grouped into wider themes. At this point the transcripts were reviewed with these themes in mind and I reflected on why these stories were being told, how they fit into the participants wider narrative, how they related to other narratives and how they fit into broader, social narratives. From here, three core narratives emerged that represented the way retirement was being constructed both individually and across the group of participants.

During the writing stage the analysis continued to evolve according to new perspectives that emerged and additional reflections that shaped the narratives. This reflected the fluidity of narratives and the importance of bringing together the various moments and parts of a story to create a meaningful account (Bruner, 1991). Further, the unique experiences of each participant were able to emerge freely due to the inductive approach of this analysis. In this way, codes and themes were identified without a predetermined set of objectives.

The Role of the Researcher

In narrative analysis it is important to consider what role the researcher held in contributing to the development of narratives (Stephens & Breheny, 2013). As mentioned, and in line with Murray's (2000) framework, the interpersonal level of analysis explores how narratives are understood as joint creations between the interviewer and the participant. For this reason, the research plays a pivotal role in the narratives that emerge from the stories shared. However, Goldstein (2017) cautioned against distracting from the participant's experiences through inordinate self-reflection by the researcher. For this reason, the present study centred the participants stories on their own as much as possible. My contributions were shown only where there were interjections, demonstrated by "( )", or where my contribution added to the development of a story. Square brackets, "[ ]", were also used throughout for clarification and to maintain anonymity. Finally, Ellipses "(…)" were used to indicate where certain parts were omitted to highlight particular aspects of the interview.

Chapter 6: Analysis

The following narratives represent the personal accounts the participants shared about retirement. Their stories present retirement as an unsettling but also opportunistic time. Through the analysis three core narratives were established: 'Marking time', 'One-way door', and 'Whose retirement?'.

'Marking time' is the first narrative which will be explored. It looks at the way retirement is viewed in terms of filling time. For some of the participants retirement is viewed as an idle period of relative purposelessness and isolation from society which produces hesitation to enter that stage of life and a desire to reconstruct retirement to be more appealing. For other participants, they experienced marking time in their present lives as they await retirement. Secondly, the narrative of retirement as a 'one-way door' describes retirement as a new stage in life and explores tensions between work and non-work identity. This narrative is woven throughout most of the participant's stories although their perception differs on what the closing door means to them. Lastly, 'Whose retirement?' looks at the ways participants intend to navigate their retirement and what that looks like based on their understanding of retirement as an individual or joint project. It explores how retirement is viewed as a co-creation and how their relationships impact their expectations towards retirement.

Marking Time

The 'marking time' narrative explores the way participants framed retirement and retired people. Participants were asked questions about their plans for retirement and at what age they thought they might make that transition. Thinking about their own experiences prompted further stories and deeper discussions about the idea of retirement itself. In response they drew upon a particular narrative of retirement as a time of inactivity and disengagement from social life. The term 'sitting and knitting' was used by one participant, but others gave descriptions that drew on similar sentiments such as "falling into a Netflix hole" (Pauline), retirement as "vacant space" (Leslie) and "sleepy retirement" (Julia). These all provide different ways of depicting retirement pejoratively as a time of slowing down and withdrawal from society. In this way, retirement is viewed as marking time. Participants discussed how they intend to navigate the extra time in retirement and grapple with the ways they will remain productive. Participants drew on stories of friends and family to resist a version of retirement that simply involves marking time. This

resistance reinforces their refusal of this narrative of retirement as disconnection and loss of purpose. In contrast, other participants viewed retirement as a welcome respite from their day jobs which added a further dimension to the concept of marking time. For these participants, marking time was experienced in the lead up to retirement as they anticipated leaving their full-time jobs behind: "I wouldn't mind actually doing it now" (Denise), "I am very much ready" (Louise).

Sitting and knitting. The participants often defined retirement using stereotypes of a slow and idle time and attempted to position themselves away from this idea of retirement. At the beginning of the interview Pauline began by questioning whether "retirement" was even an appropriate word to use: "this is, this is one of the things that I'm, I'm really grappling with. Is this even the word – 'retirement'?". In this way she acknowledged the changing landscape of the way people are retiring and challenged the traditional understanding of "retirement". Louise shared a similar view by suggesting that an alternative to the word 'retirement' should be established:

Louise: I think they should find another word for retirement because the whole word just means you know, can mean that you've, you've stopped living. If they had another word where it was, something like that you transitioned into something else, or, um 'cause you don't stop living once you retire. It's just you're, you're moving from one phase to the next. Um, I don't know it just it can have terrible kind of connotations really can't it?

Louise's description draws attention to the negative assumptions that are made about retired people and retirement in general. She describes an alternative whereby retirement is a new life stage rather than a shallow existence which lacks purpose. Her aversion to the word demonstrates her resistance to be identified in this way when she reaches retirement herself. This resistance is reinforced towards the end of the interview when Louise says:

Louise: I think I would just say that for me mentally I'm not retiring. That's my difference. My difference is I'm just doing moving on to the next part where I want to um just take, enjoy more of life, rather, and get that, get that balance.

Susan used the term 'sitting and knitting' and applied it as a metaphor to similarly describe the way retirement is viewed traditionally and demonstrates her resistance to this. Instead, she describes retirement as an opportunity for new things and new experiences:

Susan: I guess I, you know, your traditional view of retirement is like sitting and knitting and stuff like that. I'm kind of seeing it as an opportunity to do new stuff. So things that I haven't done yet, like, I dunno, learning to make cheese and whatever else sort of tickles my fancy 'cause um until you try you don't know what you can and can't do, and whether you like it or not. So who knows, who knows, I might find something in retirement that replaces everything else. You know, might find a new passion, a new career even.

Susan's description draws on constructions of retirement as a time of stillness and inactivity. She uses the phrase "sitting and knitting" as illustrative of a conventional view of retired people as lacking purpose and needlessly filing time. Susan's 'sitting and knitting' description also intersected with gender norms in a way that provoked images of frail, ageing women. Susan's aversion to this image is reinforced when she says "(…) I don't care if I'm that crazy granny with a, you know, purple wigs and blimmin' you know, doing, doing stuff that *people my age* shouldn't be doing. I really don't (…)". By using the phrase "sitting and knitting", Susan is describing not only conventional retirement activities but also stereotypes which intersect around age and gender, which she does not wish to be associated with or to succumb to in her retirement.

Susan's resistance to this version of retirement is reinforced at other points in the interview such as when she described what retirement might look like for her and her husband: "Yeah, neither of us like to sit down and do nothing. So like beach holidays and stuff, not really our thing". In this way, Susan associates a retirement centred around rest and relaxation with "doing nothing". When Susan suggested the possibility of finding something "that replaces everything else" and that she "might find a new passion, a new career even" she presented her experience as the antithesis of the traditional view of retirement. For Susan, retirement represents a time for reinvention, mould-breaking and resisting social expectations. This was representative of Susan's wider story which centred on regaining control over her life and forging her own path following the end of her marriage.

The beach holiday reference is also used by Julia. In the excerpt below she makes the comparison between the beach and city to describe two versions of retirement:

Julia: I love the beach I would absolutely love to be able to spend a lot of time at a beach, but I certainly don't see myself going, oh and yeah, I don't see myself moving somewhere sleepy in my retirement. I see myself staying um in [the city] because of the theatre because of the cafes, because of the people. (Int.: OK). Whether I change my mind on that. I certainly don't like the idea of the sleepy retirement. I think you've, you've taken yourself from having a busy life to having little to do, and now you're going to put yourself somewhere where (Int.: There's even less). You know? Yeah.

Julia described retirement as a natural decline from a previously busy life and struggles to fathom a reality where busyness wanes even further. While acknowledging her fondness of the beach she asserts that adopting a permanent beach lifestyle is not desirable to her. This reflects ideas of retirement as being a time for productivity and purpose rather than a permanent holiday. The use of the term "sleepy" plays on constructions of retired people as invisible and irrelevant, and of whiling the days away. Julia's reference to the theatre, the cafés and the people reflect her feelings of retirement as the opposite of this. Julia resists a sleepy retirement by showcasing a desire to remain surrounded by social opportunities. In this way, community connections and social interactions provide an opportunity to remain active and busy in retirement. Further, Julia positions herself as a woman-about-town which rejects the narrative of retirement as a time of loneliness, withdrawal and listless ageing. For Julia, this rejection reflects broader feelings of antipathy towards traditional ideas of retirement which she validates later in the interview "As you can tell, I don't really see retirement in rosy terms haha".

Vacant space. The words "doing nothing" were often applied to illustrate ideas of retirement as a void and for some participants the prospect of nothingness was discussed in relation to concerns or fears they might have about retiring. Below, Pauline describes the worries she has about navigating her time in the absence of work:

Pauline: I guess that's probably one of my reservations about retirement as they say, is that yeah, if you take the pressure off me I, I can do nothing, I'm very good at doing nothing. It, I can also spiral down into, not, I'm not

going to call it depression 'cause that's not valid at all, but I know that I can spiral into a level of apathy and lethargy.

Pauline's description suggests that without work, doing nothing is inevitable and she grapples with the potential consequences of not having enough to do. For Pauline, her job eliminates the need to think about how she spends her days. To this end, retirement demands a new level of planning to keep from spiralling "into a level of apathy".

Denise expressed similar concerns about navigating time in retirement and similarly worries about spiralling into lethargy:

Denise: I think my, my, my concern, not fear, but my concern was would I just get into a rut and just not do anything or just become lethargic. But then it, like a lot of people retire and they don't, just don't do anything and but but I but I'm not, then I thought about it, I, I'm not that sort of person.

Denise's concerns draw on ideas of retirement as an empty void. She uses her personality type to distinguish herself from other retired people who "just don't do anything" and resists being categorised in this same way. Denise's story, like Pauline's, elaborates on the marking time narrative by framing retired people as lacking purpose. Further, the participants resistance demonstrates how unassigned time is feared and avoided.

Leslie's description of retirement expanded on this further by framing it as 'vacant space' and she acknowledges feeling intimidated by the extra time she will have:

Leslie: (…) the vacant space does kind of scare me a little bit because I remember one time noticing, I don't know maybe it was on a weekend, and somehow I had a vacant space. But my body was, you know, 'what's next, what's next?' And I, I couldn't do it. And so now I'm sort of more aware of the value of meditative space. But that does scare me a little bit, but then again, I mean, I like gardening. I'm always cooking. I'm doing stuff for people. So I can't, I won't be one of these people who's saying 'well now I'm retired what am I gonna do?' I don't think so. I don't think so.

Leslie's description draws upon constructions of retirement and retired people as idle and lacking direction. When Leslie declares that she "won't be one of these people" she distances herself from that indolent version of retirement. Leslie uses an example of a free weekend to demonstrate her inability to navigate the "vacant space". Although she describes learning to embrace that space, she then insists that will have no problem filling her time. For Leslie, having things to do is enough to dispel the fear of vacant space even when the "stuff" doesn't have any particular structure. In addition to this Leslie also described the risk of other people filling up your time because they think you have nothing to do:

> Leslie: That was a really big point that was brought up by [the facilitator] in the lifestyle one, that sometimes adult children with children of their own think 'oh, great mum's retired she can look after the kids'. It's an unspoken expectation.

Her description draws on ideas of retired people as having nothing better to do but it is also gendered in the way that expectations are placed on women to be carers.

Angela similarly reflected on this when she was describing the way retired people are perceived as having excess spare time:

> Angela: (…) And, and will people say that to me? 'Oh, you're retired, you, you can do it, you've got nothing else to do'. Or 'you you can look after the grandkids (when I get some, if I get some) you've got nothing else to do'.

Angela fears upholding stereotypes of retired people as having 'nothing else to do' but beyond that her description explores the way expectations are placed on women to carry out certain tasks unconditionally. Angela's mention of grandkids reveals the gendered nature of childcare and domestic duties. She posed this question to herself as a challenge to further breakdown the stereotypes that are perpetuated in retirement that women will continue to prioritise domestic and caring tasks.

What will productivity look like? When reflecting on what retirement might look like, some participants discussed the need to plan for continued work to combat the perceived loss of structure and productivity. These participants acknowledged that the absence of work

necessitates filling the day with other, work-like activities. Lucia describes her ideal retirement as one that is intentional and active and emphasises her disinterest in doing nothing. In the below excerpt she reflects on how she perceives her retirement might look:

> Lucia: I think retirement for me is, I don't, I don't see, I can't see myself sitting around and doing nothing you know, like it would still need to be some sort of work, but I just don't really know what type of work that would be yet. I haven't defined that yet.

Lucia displayed an aversion to doing nothing and foresees some semblance of continuation of her current life into retirement. Although she has not yet established a plan, she declares that she will "need" to fill her time with work and her use of the word "yet" implies that she intends to establish a clear plan before transitioning into retirement. Her description suggests that she views retirement as a dichotomy between work and doing nothing.

This contrast was also used by Yvonne who explained her plans to continue part-time work in retirement. Here, Yvonne is describing what she took away from the retirement planning workshop she attended:

> Yvonne: So I think that's what it gave me is, is another way of doing this. Uhm, yeah. So I think that if anything that's what it helped me do and just uh as I say like step it down rather than just going from one extreme to the other.

Yvonne's use of the phrase "one extreme to the other" places work and retirement at opposite ends of a busyness spectrum. Further, when she suggests "another way of doing this" it is illustrative of the way retirement is perceived as having one option and demonstrates how she is choosing to reconstruct her retirement narrative as something else entirely. This reinforces constructions of retirement as an idle time which these participants reject in favour of productivity and purpose.

This sentiment was shared by Pauline who reflected on how she will combat replacing her current full-time work in retirement:

> Pauline: (…) also knowing that you're productive. And that's such a loaded word - 'productive', but I think that's one that I might struggle with. So I need to be thinking, I need to be thinking about if I ain't working what, what's it going to look- what, what will productivity look like? What will contributing to society look like?

Pauline is certain her version of retirement will need to remain productive and contributory in a similar way as her current full-time work is. Pauline's admission that she will struggle with not being productive highlights that retirement is not seen in this way. Her description plays into the idea that social contribution and productivity are generated predominantly by work. In this way remaining productive mitigates the risk of doing nothing. Pauline revisited the idea of busyness and productivity when discussing perceptions of retired people which is demonstrated in the excerpt below:

> Pauline: (…) you often hear people say 'I am busier than I ever was'. This is one of these really common expressions that newly retired people often say. And I always think OK, what are you actually doing? 'cause some of it is like what do you actually do all day if you're retired?.

Pauline struggled to conceptualise what a fulfilling retirement might look like without the busyness of a full-time career. Her description further perpetuates the construction of retirement as lacking purpose and fulfillment which is a version of retirement that she resists having to adopt for herself.

Susan also expressed a desire to continue some part-time work in retirement. In the excerpt below she explained why this might be important to her:

> Susan: The financial aspect and the uncertainty there does concern me. Uhm possibly the, yeah the loss of purpose. That one probably concerns me as well (…) Yeah, losing the, losing the drive or losing the purpose and how to pay for having, having a quality of life on the money that we have.

Susan's description draws on other narratives of the need for maintaining purpose in retirement, but it also sits within her wider story of regaining control over her life. For Susan, having

financial freedom and purpose goes further than retirement; it represents her personal journey towards empowerment and independence.

Julia's story of her mother below explores how work and purpose intersect and the importance of finding new meaning once paid work ends:

Julia: [My mum] struggled when she did retire she, she was quite depressed for quite a while because um she had all this meaning and purpose in her life and then it was all gone and yeah, and so I, I get it was a real struggle for her and she's still trying to, you know, two years down the track find things to fill, and we're in COVID now so it makes it harder um trying to find you know, fill her day and trying to find a reason for being.

Julia's reflections of her mother's experience explored the need to find purpose outside of work. Her use of the words "trying to find a reason for being" introduces the idea that the value of human existence is conditional on our contributions to society. In this way, simply existing is seen as inadequate which makes retirement a fraught prospect without ongoing purpose. Julia's use of this story indicates her desire to avoid this herself and contributes to Julia's' wider account in which she views retirement unfavourably.

Intentionalised activities. Marking time was also illustrated through participants' descriptions of scheduled busyness. Through these descriptions they challenge whether activities in retirement are meaningful or are concealed time-markers. Below Lucia questions whether general busyness is sufficient to maintain purpose in retirement:

Lucia: I'm not worried that I won't be busy because there's always something to do. Some people are always busy and I'm one of those. But being busy and being busy um with like, really mindfully, like is there like a point of being busy? Or am I just like moving this glass from one side of the table to another?

This excerpt expands on the idea of retirement as marking time by cautioning against filling it with meaningless activities. Lucia explains that busyness is one thing but the value of the activities matter. She demonstrates resistance to carrying out tasks for the sake of appearing

busy. At another point in the interview Lucia clarifies her definition of the point of activity in retirement by saying "I think you still have to be of service to others". Lucia's refusal of retirement as being a time of decline and withdrawal is built on an alternative narrative of retirement as meaningful and deliberate and an extension of a working life of service.

Julia also provided a detailed account of retirement as artificially filling one's days when describing her parents-in-law:

Julia: My um father-in-law retired young. He retired at 55 um really intelligent, articulate, clever man. Worst thing they ever did my in-laws they moved from [the city] up to this [smaller town] and, um, and their days became like 10:00 o'clock coffee, 11:30 small sherry, 12 o'clock lunch, three o'clock coffee, five o'clock fivesies, in that time you went for a swim, you did the cryptic crossword, it was like, like it was really relaxing to go and spend the week with them because everything but um yeah, it was a very narrow life and he ended up getting early dementia, so by the time he was 60 he had visible dementia and then he ended up in a home.

The way Julia described an average day in the life of her parents-in-law suggests that these activities are not carried out mindfully with purpose and enjoyment but done so habitually to fill the days. Her reflection on what it's like to be a visitor likens this lifestyle to a temporary state of a relaxing holiday. Her description highlights that these kinds of activities can be enjoyable when reserved as rewards or as a holiday from a hectic life, but not as a single source of fulfillment. Further, her account portrays retirement as a manufactured reality which, in lieu of any real purpose, is saturated with superficial activities to fill the hours and days. Her recollection of the exact schedule incites images of 'Groundhog Day' where every day is the same. In the story she positions herself as an outsider who is far removed from this reality, however she highlights the age of her father-in-law to demonstrate that she is now at a similar stage in life. She speaks about their life with disdain resist following this same path. Julia ends the story by explaining the fate of her father-in-law and she does so to form a link between an idle retirement and decline into dementia.

In contrast, Pauline told a story that demonstrated the value of scheduling time in this way to remain focused:

Pauline: These two friends that I've got who are older, and both of them have a very rigid 'I walk in the morning', 'I go-', you know, 'my husband', both of them as couples, 'we go for a walk in the morning'. And it struck me that they have intentionalised things that for many people just happen incident- you know, incidentally, so they've made them things that they do to ensure that they're doing. And I think maybe that's something one has to do a little bit more in retirement; create the structure that goes perhaps. (Int.: Yep) To stop one falling into the, into the hole of Netflix, of slobbyness, of you know, whatever.

Pauline reflected on the structure that work brings to her life, not only in an occupational sense, but from the incidental activities that going to a job brings such as physical activity and social interaction. Rather than being seen as filling time Pauline suggests that methodically planning out the day would discourage "falling into the hole of Netflix". She makes this reference to Netflix at another point in the interview: "I know that I could probably blob out and watch Netflix and do nothing. But I also know that there'd be a niggly dissatisfaction and I wouldn't, you know I'd be annoyed with myself and all the rest of it". Pauline indicated the need for planning and structure to avoid feelings of dissatisfaction towards the way she spends her time. For Pauline, a schedule provides a level of accountability that wards off the temptation of doing nothing. Further, Pauline's implication that doing nothing is wrong reflects ideas of retirement as needing to look or be a certain way. In this way, scheduling activities gives the impression of a full and active life in retirement. Her description positions retired people as needing to appear busy to avoid judgement from others around how they spend their time, and this busyness should be carried out according to how busy is defined by the working society.

Time to sit and knit, what a cool thing. Many of these stories illustrate the inability for participants to comprehend filling the time previously spent at work on other things once retired. For some participants, they looked forward to having that time back, and their anticipation for retirement provided an alternative perspective on the marking time narrative. In this way they demonstrated they were counting down to retirement and buying time until they have the freedom to pursue their own interests. Denise made it clear from early in the interview that she was looking forward to retiring. When asked when she thinks she might like to retire Denise replied, "I wouldn't mind, I wouldn't mind actually doing it now (laughs)". Denise followed this up by describing the things she would like to spend her time doing. The excerpt below

demonstrates how her current schedule makes use of every hour of her day, and she looks forward to not needing to plan her time so methodically in retirement:

Denise:	I would like more, a better balance than what I've got at the moment.
Int.:	Yeah, it sounds like maybe more control over the things that you're already interested in, all the things you're already doing and that time pressure.
Denise:	Yeah, 'cause I go to the gym most days on my way to work. I'll go in about hmm 5:30, to the gym most, you know, during the week and then um then work by 7 so yeah, and that's my, my day's a long day and then if I run after work yeah, I'm not getting home till about 5:00 o'clock. And then I've got to sort all these animals out as such. I've got two dogs on the floor here having a- I've got two dogs on the floor having a sleep, two golden retrievers (laughs)

Denise described how retirement might relieve her from her currently taxing schedule. In this way she presents retirement as a reprieve from the demands of work and demonstrates her eagerness for more control over her time. She reflects on this later and details how activities which previously had to be condensed to fit around work can now be carried out in a more leisurely and considered way: "I'll probably look at the opportunity going later to the gym and spending a bit more longer in the gym and not having that rushing feeling". Earlier, Denise had expressed concerns about getting into a rut but here she dispels these concerns by identifying the impact that work has on her personal life currently and recognising the value of having extra time in retirement.

Louise shared similar sentiments when she described her desire to retire sooner rather than later. In the excerpt below she drew on retirement as a release from the strain of full-time work:

Int.:	At this point, how do you plan on making that transition into retirement?
Louise:	Um in all honesty I am very much ready to, I I'm not 60 yet but I, I actually am, uh, tired (laughs) from however many years of shift work and uh I just want to, so the transition will be just, I don't think it'll be difficult. I'm busy enough, I've got enough things I want to do beyond

work um, the only thing obviously that you'd miss is the income, but we have a good superannuation scheme um so yeah, I'm not afraid of it, I'm looking forward to it, yeah.

Louise's description draws on constructions of retirement as a respite from working life and she welcomes the opportunity to pursue her interests outside of work. Further, her claim that it will not be difficult and it does not scare her highlights the way retirement can be constructed as a time to be feared. Denise's insistence that she's "busy enough" speaks to ideas of retirement as vacant space and she allays any possibility of being associated with this kind of retirement by asserting she has plenty of interests. At another point in the conversation, Louise talks about retirement as an "opportunity to um take things a bit slower". For Louise this slowness allows her to enjoy life rather than experience the constant rush of work and life demands. She elaborated further on the benefits of having time once retired: "the thing about time is you have time to um make things. You know you'll make your meals better, you'll, you'll do your own baking you know you'll, you're, you're not rushing woman syndrome running around doing this, that and the rest". Louise uses the phrase 'rushing woman syndrome' to portray women as overwhelmed and in a constant rush and she views retirement as the antidote to that. Louise anticipates that having an increase in time available means no longer having to juggle the myriad of tasks that result in this feeling of exhaustion. Louise uses this description to highlight the added layer of expectations that are placed on women which contribute to their busyness over and above a career such as childcare and domestic labour. Louise's comment about having the ability to 'make your meals better' or 'do your own baking' are also gendered in that they represent activities typically undertaken by women. Louise's version of retirement is reflective of a conventional construction of retirement as a time of slowing down. However, her previous remarks about her dislike of the word 'retirement' demonstrates her attempt to distinguish her version of retirement as slow and considered from conventional constructions as idle and aimless.

Conversely, Pauline's stories reflected a general uncertainty about retirement, and she often demonstrated concern about how to navigate her life without work. However, later in the interview she reflected on her fear of doing nothing when discussing the notion of 'sitting and knitting' which had been introduced earlier. Here this topic was re-introduced and re-worked to a different conclusion with the interviewer:

Pauline: But at the same time, you know time to sit and knit, like what a, what a cool thing. You know to be able to just sit and knit and not think 'sigh do I have time...'. Reading! Like time to be able to just really read without feeling like you've wasted too much time; I can see the appeal of that".

Pauline challenged her own thoughts on retirement and reframed 'sitting and knitting' in terms of a narrative of release from imperatives to use time productively and monitor it carefully. Instead, Pauline represented retirement as having time to enjoy things guilt-free. Instead of marking time, things such as knitting or reading can be seen as mindful and deliberate activities where before retirement they may have been seen as time wasting, or an elusive luxury when every moment was earmarked for work and productivity.

One-way Door

The one-way door narrative stories retirement as loss. It explores the way participants describe the end of their working life and the beginning of retirement which is often depicted as a point of no return. For some participants, the decision to retire is complicated by the awareness that they are unlikely to be able to re-enter their career once they leave, or that opportunities will no longer be available. This brought about feelings of apprehension and reflections on the intersection of identity and career. The decision to retire was also predicated on a sense of having achieved all of the goals they set out to achieve before retiring. In this way the participants' experiences draw on the narrative of a life in retirement as less meaningful than their careers. For some participants the prospect of leaving a career behind was welcomed in favour of more free time, as described above. For these participants the one-way door narrative signified an opportunity to start something new and a way to regain control over their time and pursue new interests.

You don't get to turn around and go back. Participants were asked when they thought they might make the transition to retirement which prompted them to think about their attachment to their work and what impact retirement would have on that. For some of the participants, the decision to retire was heavily influenced by the type of field they work in. The excerpt below was one from Pauline who described the shift into retirement as a one-way transition and spoke about the inability to go back to the workforce once you've left. She linked this with ageism and described how age influences work and availability of opportunities:

Pauline: I'm really aware that one of the things about retirement, and I think this is, is that if you're 30 and you decide you want to have time in life where you're gonna just do things a bit more holistically, or you're only going to work part-time, maybe you've got kids, maybe I don't know, whatever, you can do that confident that you can walk back into full-time work afterwards. When you're 60 I don't think that's the thing anymore. I think ageism is very real in the world, in [my field], in New Zealand, so I believe, rightly or wrongly, that when I leave my full-time permanent job, I don't get to go a year later "Shit. That was a mistake. I'm gonna go back into [my career]". I don't think that I would get back in the door. So, it feels like a really, even though I've described it as a process of transition, not a fixed point, it still feels like you walk down the path and then you don't get to, you don't get to turn around and go back to the last intersection.

Int.:   It still feels very one-way.

Pauline: Yeah, it really does. It does. It, it still feels like a one-way path, albeit not across a magical line at which point one is now retired. I think going backwards as in undoing something like that wouldn't work well. I, I just don't think it would be possible. And that's quite scary. It's part of ageing too I think, is the, the understanding that doors close. Uh, opportunities get taken off the table. Because of, whether it's because of your age, or you know it's too late to decide I want to be a medical doctor. I Don't, but you know what I mean?

Int.:   Yeah.

Pauline described the shift into retirement as one which signifies a point of no return. She discusses this in relation to both age and in terms of her career. Pauline's story draws on the one-way door narrative through her use of metaphors that suggest once you leave your job and enter retirement there is no going back. She expresses fear over making this transition which speaks to Pauline's wider story in which she feels a sense of purpose and meaning in her career and worries about losing that once she retires. As reflected earlier, Pauline grappled with fears of spending retirement doing nothing and she indicated a need for a life in retirement to be productive and fulfilling. These previous apprehensions are reinforced in the above excerpt, particularly when she uses phrases like "that was a mistake, I'm gonna go back" and "going

backwards as in undoing something" which portray retirement as something that might be regretted and need escaping from. For Pauline, the shift into retirement symbolises a level of permanence that is unlike other events throughout life.

Alison described the transition in a similar way that reflects the finality of the decision. However, Alison is mostly accepting of the fact that choosing to retire means having to withdraw from her profession altogether but acknowledges that this is a factor in her decision. In the excerpt below she describes the nature of her career as having only one option. There is no alternative to working full-time in her line of work, so she reflects on the thought that needs to go into making the decision to retire:

Alison: In terms of my current employment, I'm either full-time in or full-time out. (Int.: Right) There are no people who work part-time [for my organisation]. You're either on full salary or you're on a contract, or you're out. (…) Um I could possibly do some voluntary work, but because of my, my work life has been full-time, hours of work, days of work, schedule is all dictated by the organisation, so I can't say oh look, I'll take a half a day off tomorrow because it's my day that I want to volunteer. That is all encompassing, so you cannot trade off your hours and there's no work flexibility put it that way in terms of that so (Int.: Right) Um, I find that my life, work, revolves around my work in that sense, in that work owns my hours and owns me in terms of my work and input. So as somebody who's emancipated from that, I would probably have to give it some thought as to what exactly I wanted to do.

For Alison, making the decision to retire is more complex than deciding to pursue more leisurely activities, it reflects a choice to end her career entirely and acknowledge the end of that particular stage in her life. Her description of her relationship with her job highlights the important role that work plays in her life and draws on the narrative of work being a key facet in constructing identity. Her use of the term 'emancipated' links retirement as freedom from the constraints of a job and as having freedom in terms of how to spend her time. However, Alison looks upon her work favourably and describes it with passion "And so I've been back full time [in my job] since 1989. Very happily so. And um it's not just a job for me, it's a vocation, so it's more than a job". In this way, she uses the term 'emancipated' to highlight that her inability to

make a slow or staggered transition to retirement means she will need to be certain of her decision to leave her career. Alison reflected on this later in the interview when she described her time living overseas and linked it to loss of opportunities:

> Alison: I mean, mortality is definitely out there on the horizon whereas when I remember living [overseas] staying up all night you know lying down on the, lying down outside looking up at the universe and thought well, the world was my oyster. Well, I've had that oyster. That oyster has been well and truly consumed. It's not a matter of being morbid, but, but being realistic that every day is precious.

Alison told this story to reflect on a time when she was younger and had more opportunities in front of her. This description draws upon the one-way door narrative by expressing life as a series of doors and retirement as a final closing door. In this way she also linked retirement with ageing and reinforced ideas of retirement as less meaningful and of lacking new experiences compared to younger years. However, Alison's enjoyment in her work and her admission that "everyday is precious" suggests that the oyster has not "been well and truly consumed". This indicates that for Alison, rather than the end of something altogether, retirement might simply reflect a different version of her previous and current life.

I just got started. Some of the participants spoke of retirement as impeding on their current goals or aspirations. They described feeling as though they weren't ready to retire because of this. In this way retirement was framed as a disruption to their current life and its arrival often felt premature.

Throughout the interview Leslie intricately recounted her work history and explained that the numerous changes she has had in her work life have resulted in her feeling as though her career never had a clear path. In the excerpt below Leslie reflected on her previous experiences and linked it to how she is feeling about retirement:

> Leslie: Yeah, so that's, that's me to date. And that's a long spiel. I hope it wasn't too much more than you expected, but- (Int.: No, that was good). You can see how it's sort of been like this [*gestures in an up and down motion*]. I always imagined a career was a clear trajectory, always moving up. I think

that's the misconception I had. But I find that life just um takes its own trajectory, especially you know, if you end up in a difficult marriage with a lot of kids, that takes its toll as well. But um, but um. I am grateful for the richly textured things I've done. I mean doing this interview with you around the theme of retirement is kind of like, oh, I guess I am clocking up the years. Because I don't feel ready to retire, I still have a lot of things that I'd like to do or like to learn, but I guess I am running out of time to an extent. Having just turned 60.

Leslie had painted a detailed picture of her life to date for the interviewer. This was important to Leslie to showcase the variability of her work and life experiences and to help the interviewer understand why she might feel as though she's not ready to retire. Her stories demonstrated that she has not felt particularly grounded by any one thing. Leslie included a personal comment about marriage and children to demonstrate the impact those experiences have had on her career and her personal objectives. This further contributed to her feeling as though she is running out of time as she tries to make up for lost career and life opportunities now. Further, her comment about running out of time demonstrated how the institutionalisation of retirement has normalised retiring at a particular age regardless of what stage someone might personally feel they are at. Leslie's comments suggested she feels hesitant about the transition and that she will not be able to pursue certain things once retired. This prompted the interviewer to clarify what that meant:

Int.: At this point what are your plans, what age do you plan on retiring? I know you used the words you feel like you're running out of time. What does that mean?

Leslie: Well, it's just it just made me realise that you know working with, I remember when I first started the role the young woman behind me volunteered that she was 27, I went- could be my daughter, then the woman in front of me who's got my role as well, we, we have the same title, said 'oh I'm 29' (laughing) So I pretend to be very busy – 'don't ask me how old I am'. They all know now haha. Um I forgot your question… Well, I I hadn't really thought of it like that. Except, except that you know there's things I'd like to do, skills that I feel I have um but there may no longer be opportunities.

Leslie's comparison between herself and her younger counterparts was made to highlight the way her disjointed work history has meant she at the same level now as others who are much younger. This reflected the nature of starting a career later in life and the need to navigate unfamiliar situations such as working with people half your age in your same role. Leslie's admission that there may no longer be opportunities to utilise the skills she currently has suggests that those opportunities will be taken up by those much younger than her as she ages. Leslie views retirement as something that marks the end of her career and the opportunities for developing herself professionally.

Pauline similarly reflected on feeling as though she isn't ready to leave her career. Throughout the interview Pauline often revisited her own stories and reflected on different perspectives. Pauline explained that her time being a stay-at-home mother helped her understand how to navigate the space between full-time work and full-time leisure. However, this prompted her to consider that because of this she has not been able to give as much time to her career "'cause I haven't done a whole lot of career building stuff. So to let it go seems a bit, well, a bit sad". Pauline's description portrays retirement as the untimely end of her career. Because of this she feels apprehensive about giving that up. The decision to retire is made more difficult for Pauline when she considers that she will be leaving behind something she doesn't feel she has experienced fully. Pauline's use of the words 'let it go' suggest that retirement is viewed as a shedding of your old life and leaving the past behind. Further, to "let it go" links retirement with loss and views leaving work as something to mourn which reinforces the difficulty of the decision. Both Pauline and Leslie touched on gendered differences between men and women by showcasing the impact that taking time out from work has had to raise children. On the one hand they have experienced the need to be self-sufficient with their time and on the other hand they have settled into careers later in life which has left them with a sense of things feeling unfinished – "I do feel torn by that" (Pauline).

Julia made a brief comment which highlighted the way retirement can feel as though it creeps up on you. In this way she draws attention to the inevitability of ageing and having to navigate a new stage while feeling as though life has only just started:

Int.:		And like you said, it's one of those things that I think sometimes you, you don't want to think about the fact that it's impending.

Julia: Yeah, I don't really feel like I've actually started life yet (laughs), so it feels really 'what the heck' to be, you know uh considering these things.

Julia's comment highlights how retirement is used as a signifier for old age and that it has seemingly crept up on her. Her admission that it feels strange to be thinking about it showcases the institutionalisation of retirement as an inescapable event that occurs at a certain age. Julia's feeling that she hasn't started life yet shares similarities to Leslie and Pauline's narrative in such a way that years spent prioritising family has meant career goals were put on hold and pursued later in life. Julia added to this: "I feel like I'm going to retire before I've actually had a proper career" which further contributed to the feeling that retirement has approached suddenly. This adds to these participants feeling as though work life has only just begun only to be met with having to navigate retirement shortly after.

A big identity thing. Some of the participants told stories that demonstrated the connection between work and identity and described how that is impacted by retirement. Their stories revealed how work is so entrenched in day-to-day life that it becomes a core part of who people are and how they present themselves in the world. Julia shared a story from her time as a young working professional to illustrate the connection between work and identity and described how that shaped her perception of the retirement transition:

Julia: I used to work in a bank years ago and it was really, even as a young woman seeing these older men get to their retirement day, get their pen, have a bash with wine and beer and then that's it – they're gone. And they worked for the bank for all their lives, back in the day when that's what happened. And then about two weeks later they come back in to visit, and they have like their golf clothes on and they'd, and it was awkward 'cause everyone's like what're you doing here we're all really busy, you know. And, and it's kind of oh, it was like, so I think that was seeded in me a long time ago, like this is uncool, you can't devote all your life to an institution, and then it doesn't need you one day, and it gives you a lovely farewell but that's it.

Julia's story depicts someone whose identity is so entwined with their job that even once retired they struggle to separate themselves from it. The character she plays in the story is one of a

much younger employee who casts judgement towards someone who struggles find fulfillment outside of work, and she uses this story to caution herself against being on the receiving end of this. This plays into Julia's wider story of her resistance towards conventional constructions of retirement. Her story draws upon not only ideas of ageism but also gender disparities among retired people. Julia specifically talks about this situation playing out for men and makes reference to playing golf to highlight a traditional male-centred retirement activity. In this way she demonstrates that the dependence many men have on their jobs has resulted in little outside of work to help define who they are. Further, the story builds on the one-way door narrative by suggesting the need for setting a boundary between work and personal life. Julia's insistence that "you can't devote your life to an institution and then it doesn't need you one day" describes the importance of creating a life on the other side of the door.

Pauline grappled with the intersection of work and identity and reflected on the weight that society places on work and how that plays into who people are. She also related this to being a stay-at-home mother:

Pauline: Part of ageing is recognising that all the pathways you didn't take are now gone. No, not all of them, but many of the pathways that you didn't take are gone in retirement. Feels a little bit like that, so OK when I retire, that means I'm accepting I'm never going to [have that career], for example. Which is a, that's a big identity thing to accept. And I think you know identity is a big part of the issue of retirement. The social, you know, valuing of people by their employment status is something that I remember from when I was a stay-at-home mother.

Pauline expanded on her previous comments about not being able to turn back by explaining how certain pathways will not be available once retired. This highlights Pauline's resistance to letting go of her career which she gets fulfillment from. She also notes that retiring will mean making sacrifices insofar as further career development. When Pauline described the "issue of retirement" she is referring to her own resistance towards something she feels is less worthy than her current life. For Pauline, retirement represents withdrawal and a feeling that she isn't contributing and making an impact in the same way she is now. She linked this to being a stay-at-home mother, a role which similarly exists independently of paid employment. Her story reveals a tension between the social expectations placed on women to stay home and raise

children, and the social expectation of contributing to the economy as a working professional. Pauline's reflection on this suggests she fears that the disconnection from her job will result in not only identity loss but also judgment from society.

Pauline elaborated on this further which provided more insight into how much her identity is connected to her job:

> Pauline: (…) depending on the job you've got, so giving up your job does leave a little bit of that well, OK, if I'm not you know "what do you do Pauline? '[I do this]'", I Mean that's cool, right? It's not just a job. it's one that people go. Wow, OK, cool. And you let that go and you're like 'I'm retired'. That's not an identity - 'retired'. It's a ridiculous identity, isn't it?

Pauline describes the how the type of job a person has contributes to how much they might feel connected to their identity. Pauline acts out a scenario in which she is asked what she does for a living and responds with her current role, which for Pauline holds a certain level of status. She envisions what it would be like to replace this with "retired" and struggles to fathom how this is something she could feel proud saying. She reveals how intrinsic these roles are to our identity and how much they drive conversations when meeting new people and forming social connections. For Pauline, her work role unveils important information about who she is to other people. It demonstrates achievement, hard work and status. No longer being able to use this label means that Pauline loses these markers and is placed into a pool with every other "retired" person a situation which for her is devoid of status and "a ridiculous identity".

Getting through the grief. The one-way door narrative touched on the idea of grief and loss which some of the participants describe below. In the excerpt below, Louise discussed her preference towards retiring on her own terms and she linked this with feelings of grief towards the loss of your job. She explained that emotional connection to your job might be impacted depending on how you make that transition and whether choice was a factor:

> Louise: (…) I'm just deciding I'm gonna make my move because I want to, yeah. Not 'cause I have to.
>
> Int.: Yeah, that's really good. I think that's important.

Louise: Yeah, it's a bit like people get made redundant and it's not, you know they haven't had control over that. It's been forced on them or whatever. So you, you are kind of, perhaps you would grieve for something where you, wasn't in your control.

Louise's comments described how grief might present itself if someone feels they've retired prematurely or against their will. In this way she suggested that the lack of preparation or time to process the decision would result in a negative retirement experience. Louise had described earlier how she is tired and very much ready to retire which makes the choice an easy one for her. In this way, Louise warded off feelings of grief about retirement by describing it as a new life stage and a time to enjoy herself, however her description acknowledged that for many people retirement is associated with loss.

Pauline earlier spoke of retirement as feeling as though you can't go back. When Pauline described being 30 and having the ability to make choices without repercussions, she highlighted the loss that retirement represents. This idea of loss was discussed later in the interview when Pauline told a story about a couple she had met while travelling, and describes the woman's experience with retirement:

Pauline: (…) she said it wasn't a honeymoon to begin with it was a bloody nightmare, she said ''cause I didn't know what to do with myself I felt absolutely bereft like there was a grief of my identity', she was, she'd been a teacher I think, um, and she said 'but now', and this was ten months later, she said 'actually now I'm like, wow, this is cool!' and I thought that was, that was a really interesting thing for me, that to hear her talking like that was like, oh ok, I need, that, that's something to be thinking about yeah to be maybe. And she said, you know she was really glad that they had gone and done that, they were travelling around New Zealand, as a way to get through that grief.

Pauline's story builds on the one-way door narrative by describing the loss experienced through the cessation of work. In this story her descriptions of the character's experiences are used to relate to her own thoughts and feelings about retirement and fears of losing who she is. The main character's career as a teacher portrays ideas of a meaningful, fulfilling and important social role.

Pauline feels drawn to this identity herself which causes her to relate to this character even more strongly. Her story also demonstrates that the retirement transition can feel lonely and silent and that shared stories and experiences are important to be able to paint a meaningful picture of retirement that she can feel comfortable transitioning into. This story puts Pauline at ease as she considers that while she might initially experience those feelings of loss herself, retirement might provide an opportunity to be a new version of herself and find new experiences.

Julia similarly spoke about how unsettling a transition into retirement might be by comparing the experience to her children leaving home:

Julia: it's interesting when I talk about it with my friends 'cause it's a funny thing when your kids leave high school, it's a, and leave home like mine kind of left home kind of came back a little bit 'cause of Covid but um you, you're very hyperaware you're moving into the biggest new stage and it's, it feels bigger than even um having kids and launching out into that. But it's really silent. And so, and it can be really traumatic like it's a highly emotional time because you've spent all your years being something for someone, you know, and that's defined you as a person and all of a sudden it's like it's not who you are anymore. And, and you're also at this age where like I think you kind of feel like you're starting again, but there's nothing to start, so it's, it's kind of like that's why I was kind of thinking before my kids left school - 'I could fall in a hole here'. I can understand women of a certain age becoming depressed.

Julia used this story to reflect on how the retirement experience might play out for her as she draws parallels between an empty nest and a life without work. Julia's own story is less centred around her employment, especially as she is not engaged in full-time work, but she plays on ideas of retirement as a time of isolation and lost opportunities when she says "but it's really silent" and "there's nothing to start". Her admission that "all of a sudden it's not who you are anymore" depicts retirement as a disruption to life which brings about feelings of grief and loss. She spoke to this directly when she said she "can understand women of a certain age becoming depressed". When she reflected on her own risk of falling into a hole, she professed the need to put plans in place to avoid succumbing to those same feelings herself. She acknowledged this earlier also when she spoke about her mother's experience transitioning into retirement and how

she became quite depressed. Furthermore, Julia's descriptions of these situations as: feeling big but really silent; defining you as a person but now not who you are; starting again but having nothing to start, illustrate the tension associated with navigating a transition such as moving into retirement. In this way Julia presents her life as a series of complex, and sometimes conflicting, dualities rather than a single, ongoing pathway.

It's nice to walk away. The one-way door narrative was also demonstrated when participants discussed looking forward to leaving their work life behind. In this way they valued what was on the other side of the door and welcomed new experiences. Some of these participants challenged ideas of work as being intrinsic to identity and instead preferred a retirement where activities outside of work are more important to a person's character. Yvonne described her ideal retirement as not having to rely on full-time work and she added a comment about people who struggle to leave work behind:

> Yvonne: Uh, my ideal retirement is not to have to rely on a full-time job - all you know, and people go 'I couldn't, I couldn't give up work what would-' and I'm like I could give it up tomorrow.

Yvonne's insistence that she could "give it up tomorrow" revealed her thoughts about the constraints of work and how they impede on her personal life. Here, Yvonne is acknowledging social norms around the way work is linked to identity but resists this narrative for herself. Her use of the word "could" suggest that although she would happily stop work tomorrow, she isn't able to do so for some reason. She clarified later that financial constraints are a factor in her ability to completely stop work:

> Yvonne: But it's the financial um restrai- constraints I think that, that, that's what scares me I suppose about doing it is when do you take that leap? You know, I don't want to leap I just want to baby step, safely.

Yvonne's use of the term "baby step" conjured up images navigating new stages and continuously adjusting to iterative changes. This mirrored Yvonne's previous comments about not wanting to go from "one extreme to the other". This expanded on the one-way door narrative by depicting retirement as a time of moving forward and away from a career even when the

transition isn't abrupt. It is important to Yvonne to feel as though she is leaving work behind even if her retirement still consists of some part-time employment.

Earlier Louise described choice as being a critical factor in feeling positive towards retirement. For Louise, being able to make the decision on her own terms means preparing herself and looking forward to what's to come in the next stage in her life rather than fearing change or job loss. Rather than delaying the decision until being forced into it, Louise chose a version of retirement where she can explore new beginnings and new opportunities "so yeah, it's nice to be able to walk away and know that you've, that you've finished that chapter and there's lots of other things to do". Here, Louise applied the one-way door narrative by describing the transition into retirement as a new chapter. She used this metaphor to represent retirement as a continuation of a complete life story rather than a set of closing doors. This fit into Louise's wider narrative where she generally speaks of retirement positively and welcomes a new experience for herself.

Denise's story shares similarities with Louise's as she described wanting to leave work to begin enjoying her life. In this way she constructed retirement as the culmination of years of hard work and lack of personal time:

Denise: So yeah, so basically not having to go go go all the time, you know trying to fit everything in working an 8 hour day and some of my, some of my days at the moment in the last couple of weeks have been 10 to 12 hour days because of the workload at the present stage at [my company]. So not having to do all that you know, just being able to actually enjoy life and I feel like I'm just on this big merry go round at the moment and just go go go go go and I just would love to get off it and just actually really start to enjoy life.

Denise's use of the merry-go-round metaphor provided different insights into her thoughts about work and retirement. The merry-go-round can be seen as something fun and youthful which is initially a new and exciting experience. However, after too much spinning you can be left feeling dizzy and wanting to get off. This played into Denise's wider story of viewing retirement as respite from the demands of full-time work and she reaffirms this by suggesting that once retired she can "actually really start to enjoy life". Denise also recounted feeling tired as she ages –

"'cause you find, finding out you get quite tired as you get older" which reinforced her desire to leave work behind for a slower, more leisurely retirement. Further, her description of the merry-go-round draws on ideas of a fast-paced work environment as no longer being enjoyed.

Whose Retirement?

The 'whose retirement?' narrative looks at the way participants framed retirement in relation to their partners and husbands. It explores how relationship status might influence how participants plan for retirement and how they expect to live once they are retired. For some participants the decision on when to retire would be made as a joint one with their spouse while others anticipated retiring once their partner made the decision to do so. Two of the participants were single and offered a unique perspective into the retirement experience with respect to relationships. However, their stories still contributed to the shared narrative in similar ways so have been woven into the other stories as a result. The 'Whose retirement?' narrative is heavily shaped by gender norms and the stories shared demonstrate the different ways participants are challenging stereotypes about these gender norms.

A little bit imbalanced. Most of the participants who were coupled spoke of retirement as something that would occur jointly with their husbands or partners. At times, the age gap between participants and their spouses was raised as a talking point which reflected the way age differences were a factor more at this later stage in life than they had been previously in the couple's relationship, if at all. In this way, participants reflected on whether their husband's retirement would prompt them to also retire or if they would continue to work.

The excerpt below was one from Lucia who described the differences between her and her husband's approach to retirement. She explored the 'Whose retirement?' narrative by demonstrating that both their age gap and their difference in opinions causes tension around how the transition might be navigated:

Lucia:	Yeah, but definitely would rely on my husband. He's five years older than me, so um, we're a little bit imbalanced in this approach, you know? (Int.: So is he still working?) Yeah.
Int.:	And so are you thinking that there might be a period of time where he's retired and you're still working, or do you see yourself retiring at the same time?

Lucia: Yeah yeah yeah, it will be definitely a time where we have… His idea is to actually go and um live maybe [overseas] for about 3-4 months in a, in a summer period. I mean, I fancy that, but I'm a little bit more down to earth. While he's a little bit in the cloud. Um, so I think that sometimes that imbalance because he's just pushing these ideas out, but I just don't see realistically, how would that be achieved?

Lucia described her and husband as imbalanced in different ways. Firstly, she noted that their age gap means her husband will be approaching retirement sooner than she will, and secondly that they are misaligned in their ideas for retirement. In response to the question about whether they will retire separately or together she began to imply that there will be a time where they have different schedules but quickly trailed off to talk about her husband's ideas for retirement. Lucia is conscious of the fact that should her husband retire before her he will have the time to be "just pushing these ideas out" while she continues to spend her days working. In this way she is describing having to navigate retirement as a joint activity but with two people at different stages and with different sets of plans and ideas.

Pauline described her situation in a similar way. For Pauline it was important to share as much time together as possible in retirement which means she is having to navigate the idea of retirement sooner rather than later:

Pauline: I remember talking about the fact that my husband is older than me Is impacting on the when I'm, the fact that I'm thinking about it now. I'm fifty- I turn fifty-nine next month and the fact that I'm thinking about it now, I think is largely influenced by the fact that he's going through it now. (Int.: Right) And as I said to you and and very much that I don't want to wait until I'm this magical age of 65 which is, OK you get New Zealand super at 65, but other than that it isn't, It's just a birthday. It's not a, you know you don't, It's like turning 18. Nothing *actually* happens when you turn 18, or your 21st. Nothing *actually* happen*s*. And so I don't want to wait until I'm 65 when he's 72 to start getting a more varied life that it will allow us to do more different things.

For Pauline, 'Whose retirement?' means something which is inextricably linked to her husband's, which means that despite their age gap Pauline is navigating the transition now as well. She commented at another point in the interview "this is the first time in our lives that our age gap has mattered (…) like we're seven, eight years apart – never been a thing – and it's not a *problem* now, but it's a *thing*". Pauline's acknowledgement of their age gap being a "*thing*" revealed the tension between her wanting to retire along with her husband but also her wider narrative of pursuing her career goals. Nevertheless, the option of retiring younger to experience more years in a healthy and active retirement with her husband is important to her. She told a story later about her father dying young at 53 which added further context to this. She explained that her parents were just starting to make plans together "and then he dropped dead" to which she exclaimed "And that really is a big part of why I have this whole thing about I, I want to do it now". Pauline is using the story of her parents to guide her own plans and avoid losing out in the same way they did.

Julia previously shared a similar story about her father-in-law retiring younger which she told as a cautionary tale against retreating into a sleepy retirement. She also used her father-in-law's age as a marker which she explained below when responding to a question about when she started to think about retirement:

> Julia: Probably when my husband got to about 55 and it's possibly because his dad retired when he was 55, so that's when it really became like wow, this is actually going to happen this isn't just something I'm kind of thinking of vaguely.

Here Julia described the way retirement has become a tangible thing for her based on her husband approaching the same age his father was when he retired. Despite being 8 years younger than her husband, her admission demonstrates the nature of retirement transitions as something experienced at a relationship level rather than individually. She expanded on this further when she was asked at what age she might want to retire:

> Julia: in terms of me as we've discussed I'll just keep doing what I do and but with [my husband] um I guess yeah, there's no planned age, either something will happen and he can't work or, or he'll get in a position where I don't- I don't know. So yeah, there's nothing that maybe, and he's

actually 58 so not incredibly far away from having to work that through. It's not, it's probably shouldn't be saying this, but not he's not someone who projects into the future. I tend to do that, so yeah (laughs) so I don't know.

At another point in the interview Julia had mentioned that she has recently just got into novel writing. Here, she noted that her writing will continue as it is now, so she doesn't consider herself as retiring in the same way her husband will. Even so, she was uncertain about when that might be and indicated there is no plan in place for that. Julia's comments about her husband not being far from "having to work that through" and that "he's not someone who projects into the future" draws upon ideas of retirement as something that occurs at the culmination of a long career. For this reason, Julia described it in individual terms that suggested retirement is something that will impact her husband more than her. Her uncertainty as she told this story through her use of "I don't know" also reflected her general distaste for retirement which is manifested throughout Julia's wider narrative.

Leslie similarly expressed uncertainty about when she might retire. She declared "I don't see any need to retire" after speaking about feeling in good health and positively connected to her job. She then spoke about the physical nature of her husband's work and the toll that has taken on his body to which she added, "if anyone needs to retire, it's him". In this way she associated retirement with ill health and surmised that her husband might make the decision to retire once he can no longer work. She reflected on how that will influence her own decision in the excerpt below:

Leslie: And so that's a circuitous way of saying perhaps my decision to retire will be based more on his decision when that occurs, which will probably be sooner rather than later. Although I do think he'll probably hang in there if he can till 65.

Int.:   Is he the same age as you?

Leslie: He's actually two years younger than I am, so he's 58.

Int.:   OK. And so you, you're seeing that you'll start to think about it more seriously once he makes that decision?

Leslie: I think so. I think that's a good summary. 'cause there's no pressing urgency for me to consider it now, nor do I have that pressing urgency in my head. I do have a pressing urgency to do my job well.

For Leslie, age was not a factor in the same way as it was for some of the other participants since she is older than her husband. However, she still describes retirement as being predicated on her husband's decisions. Leslie spoke about this passively as if she is not fully in control of the decision to retire. In doing so she drew on normative ideas about women's' retirement plans as secondary to those of their husbands. Leslie's admission that she has "no pressing urgency" to consider retirement now suggests that she intends on continuing her life as it is until the decision to retire is made for her. This story reflected Leslie's broader narrative of feeling as though she has not led the decision making in her life which she noted at another point in the interview. Leslie recalled having to deliver some training on assertive communication and shares the insight she had while in the car by herself – "my whole life has been one big passive story". Many of Leslie's stories are narrated to demonstrate her lack of choice. Leslie shared this personal reflection to bring all her experiences together and provide the interviewer with insight into why her life has taken a certain course. With that in mind, Leslie's comment about her decision to retire being based on her husband's may not mean she will make the same decision, instead it could reflect an opportunity for Leslie to lead the decision making and make a different choice for herself instead.

Coping with a retired husband. Some of the participants shared stories that described the disparity between men and women in retirement. Their stories reflected the expectations placed on women to take on the bulk of domestic duties, even in retirement. In this way, their continued engagement in unpaid labour means that many women may not feel retired at all, or at least not experience retirement in the same way men might. Furthermore, their stories often portrayed men in a disparaging light as dependent and troublesome while women were presented as independent and self-reliant. These portrayals challenged traditional male and female gender roles which are typically depicted as the reverse of this.

Alison is a single woman who lives alone, and she spoke joyfully about the things she can do once retired like meeting up with friends for spontaneous trips or coffee dates. The below excerpt is the conversation that followed the discussion of her plans for retirement:

Int.:	You mentioned that you, you're single and you live alone. So, you're probably even more able to do that, so that plays into that quite well for you, I imagine?
Alison:	Yes, because I don't have a grumpy husband that has to be looked after. And I've got two coffee friends who've got grumpy husbands or needy husbands, um and I don't need to worry about any of that.

Alison responded quickly to express gratitude in not having to deal with a "grumpy husband". In lieu of being able to speak from her own experience, Alison drew on her friends' circumstances to instruct her views on relationships in retirement. In doing so she draws on constructions of retired men as encroaching on their wives' free time and independence, and of wives needing to pander to their husbands now that their days are empty. This expanded on the 'whose retirement?' narrative by suggesting that the way women spend their time in retirement is dictated by their husband's needs. Alison added that "and it's lovely that they've got their husbands. It's lovely to think they've got somebody to share life with but oh gosh, oof". Here, Alison acknowledged that there is value and joy in relationships but using finishing with "oh gosh, oof" she signals that relationships are potentially tiresome. In this way she avoids being portrayed as solitary or disillusioned which is a persona often associated with single, older women.

Leslie told a story about her grandmother which reflected gender roles of the time but shed light on social norms that continue to prevail today:

Leslie:	I remember, I would have been a child, but my grandmother being aggrieved and upset with my mother or at my mother talking about my grandfather who had retired and 'but Dad wants a meal' like she'd been accustomed to having cottage cheese and applesauce for lunch. But now 'Dad wants a meal', you know. So reflecting that for her there was no retirement - she carried on, except now she had to cope with a retired husband.

Leslie's story depicted a traditional gender dynamic between a husband and wife where the wife carries out the domestic duties and manages the home. In this story Leslie's grandmother had enjoyed the time to herself while her husband went to work, and his retirement meant the

expectations of her to prepare meals had extended beyond the few hours in the evening. Leslie described her grandmother as not having had a retirement because there was no rest from maintaining a household. This draws on the 'Whose retirement?' narrative by demonstrating that rather than continuing to live life on her own terms, her grandmother became a character in her grandfather's retirement. Further, her comment about her grandmother having to "cope with a retired husband" draws upon ideas of men as dependent on their wives and as intruding on their freedom. Leslie tells this story as a lesson on what to avoid for herself in retirement.

Angela's story drew parallels with Leslie's when she spoke about whether she thought there was a gender disparity between men and women in retirement:

Angela:	I think women do because they've still gotta cook, and do the washing and clean the house and what do the men do? (laughs)
Int.:	Yeah. Interesting. So it's like um, you think those social roles seem to stay the same even when you're retired?
Angela:	Yeah, yeah. I think probably not for your generation, but definitely in my generation. I watched my mum wait on my step fa-, she still does. He doesn't do nothing. He might help with the dishes, but yeah she's still got to, doing all the cooking, the cleaning, vacuuming, all the house chores. Um same with my step mum, I mean, she doesn't, my, my father did a lot of cooking, but mostly everything else she did, yeah.

Angela described the way gender roles continue to be upheld even once both members of the couple are retired. Angela had also made a point of saying "I was very lucky though, when I broke my leg my partner did everything". She used this story to distance herself from the traditional gender roles she had just described. She used anecdotes from other people's lives as a way to demonstrate these social norms which she knows prevail despite them not being true for her. Further, Angela noted the generational differences and indicated that the interviewer may not experience that same dynamic. In this way she perpetuated the negative associations of these gender roles and provided a sense of encouragement to the younger interviewer that it likely will not be this way for her.

Susan spoke about the retirement planning session she attended and that it covered how to plan your days once you've left work. She described this in relation to her partner specifically:

> Susan: My partner will go to work even when he's sick you know, he hates having time off. Um, during lockdown he was a nightmare. So he's gonna have to have a plan into a transition into retirement, or he's gonna go crazy or turn into an alcoholic so.

Susan described her partner's affinity for work as something that will impact him once he leaves his job for retirement. Her description draws parallels with the story Julia told earlier about men visiting the office in their golf clothes after they've retired. Both stories demonstrate that the inability of these men to find something worthwhile to do outside of work leaves them seeking stimulation which can become the burden of someone else. Julia added to this at another point in the interview:

> Julia: (…) you're almost having to take on the role of something different for your husband at that point, 'cause that whole thing that was holding him together um, is gone, you know. And so I, I find it really is quite amusing in a lot of ways, but I think it's quite a big pain point for couples as well.

Here Julia described men as being dependent on their jobs for a sense of purpose and once they leave work that needs to be replaced by something else. She indicates that this becomes the responsibility of the wife which causes tension in the relationship as she is undoubtedly trying to navigate her own set of changes. Julia's admission that she finds it "amusing in a lot of ways" showcases the humour in men being reliant on their wives for knowing how to spend their time. Consequently, this likens these men to children who are reliant on their mothers for structure and support. This was similarly shared by Alison who spoke about women with "needy husbands". Susan indicated that this might be the case with her partner by recalling that "during lockdown he was a nightmare". In this way, lockdown was comparable in that her partner had no work and experienced boredom as a result. Earlier in the interview Susan indicated that sitting around and doing nothing is something that doesn't appeal to either her or her partner. In this way, she framed it as a problem shared but here, she spoke about overcoming the boredom individually. Susan is careful to note that this is something "*he's* gonna have to" do. In doing so, she acknowledged the struggles and preferences they have as a couple, but also demonstrated her resistance towards her husband becoming dependent on her for managing his time. This plays into Susan's wider narrative of regaining her independence and taking control over her own life and also resists traditional depictions of women as dependent on their husbands.

What do I want to do with my life? The 'Whose retirement?' narrative was used when participants spoke about what they want to do with their time once retired and how this will need to be managed around their relationship. Many of the participants spoke about the importance of social connection as well as keeping hobbies that were explicitly for them, to maintain a sense of self in retirement. For these participants it was important to embrace retirement as a joint process as well as exploring things that were just for them. The stories also touched on the dynamic between couples having to navigate the increased amount of time they are spending together at home.

The participants used this narrative to acknowledge both the challenges and opportunities of retirement and how it was shaped by a lifetime of expectations of how couples should spend time together. The excerpt below came from Leslie who shared a personal reflection about her marriage to demonstrate the possible tension that might develop between her and her husband once retired:

Leslie: I have a – I have kind of a sexist marriage in a way um because [my husband] does like me around at teatime and blah, and when I'm not there he's like, "oh, you're never home". Well, there was a time I was pretty much never home, partly because I never wanted to be around him (laughs). That's the problem. Fortunately, it's not like that now but he still comes from a model where his mother literally never did anything without her husband and um she had no friends. She had no interests outside the home.

Leslie's description conveys a marriage entrenched in traditional gender norms. Leslie described her husband's views on relationship dynamics as stemming from his mother modelling these behaviours toward him. Leslie made a comment that "fortunately it's not like that now but…" to demonstrate that while she may no longer have certain expectations placed on her by her husband, she might want to continue to pursue interests outside of the relationship and the home. Leslie used this story as a cautionary tale to ensure she maintains her own identity that is independent of her husband. She expanded on this further below:

Leslie: (…) so I'm always battling with my life. What do I want to do with my life? But how do I preserve our life? If you get me? So I think, I think that

gets back to priorities and you know how I will manage my time when I am retired and when [my husband's] retired? I think I'm babbling on now. Better move on.

Here, Leslie demonstrated the tension between wanting her independence while also preserving a successful partnership with her husband. She struggled to determine how the two might co-exist and indicated that she will need to set priorities to manage this. Leslie's account expanded on the 'whose retirement?' narrative by portraying the relationship as its own entity that requires attention once retired. In this way, Leslie explored the way retirement might impact the dynamic of the relationship insofar as new rules and ways of interacting together need to be established, while still maintaining autonomy. Leslie's admission that she's "always battling" with her life suggests that she is conscious of creating a retirement where her own interests are no longer a priority in her life. Her comments were representative of her wider narrative in which she strives for control over the choices in her life and reflects on the impact of this recognition on retirement decisions.

The need to have a retirement of self-directed activities rather than solely to meet the needs of others was also storied by Angela. Angela shared a story of her retired friend to illustrate the danger of retiring according to the needs and timeline of one's partner:

Angela: I think it's it is really important to have some kind of worthwhile hobby. I have a, I have a friend that quit work, her husband wanted her to retire, I think she would have been 57 or something maybe, and actually got quite badly depressed because just had no hobby, nothing to do, and was stuck at home with her husband, who drove her crazy and yeah, so she she's got, got a hobby now, and she's way better definitely, it's changed, It's changed everything. So that, yeah, I watched that, and it just made me understand how important that is.

Angela's story began with the need for a worthwhile hobby in retirement. Angela indicated that her friend had retired prematurely due to her husband's insistence and had not established a hobby or a plan for herself in retirement. Her comments demonstrated the risk of retiring according to someone else's agenda by revealing that her friend became quite depressed. This story ended positively when Angela mentioned that "she's got a hobby now" and "it's changed

everything", bringing the story full circle to reinforce the importance of having a hobby. In doing so she uses this story as a reference of how things could go wrong if she doesn't make time to prioritise her needs and her goals in addition to the relationship. Earlier in the interview Lucia drew on similar ideas when she said "I'm also tied to my husband's ideas". This highlighted the joint nature of retirement, however the use of the word "tied" represents limited freedom and a lack of personal choice. Lucia's admission further reinforced the importance for these women in maintaining independence in addition to nurturing their relationships.

Retirement provided the possibility of new activities and some participants felt that women were better placed to adapt and embrace these opportunities. Julia reflected on the differences between social behaviours of men and women to characterise women as better prepared to engage and adapt during retirement:

Int.:	(…) do you feel as a woman there's more pressure on you to maintain all of those social connections and everything?
Julia:	Oh down right, 100%. I think it's a really interesting thing and I kind of, I also look at couples that are retirement age and I see, and this is a very subjective thing, but if, if I was to write a book about a retired couple and I wanted to turn it into a trope, you'd have the woman who's always been a social connector so she still has those social connections, most likely, and they're broad you know, and she's had to reinvent herself a couple of times (…) so you, you've gotten used to putting yourself out there. And men, on the whole, the ones that I know, haven't. (…) I have a lot of compassion for men that fall into that, society tells them work hard and they get to the end of that and then they're like, "Oh no" and you've got this woman going, well, you know like "I'm out" (laughs), "bye, I'm off to this" or "I'm off to that".

Julia used the concept of a fictional story to illustrate gender norms among men and women. In this story she describes the woman as a "social connecter" and highlights that this has developed out of having to "reinvent herself" and "put herself out there". Julia is referring to the different transitions that many women navigate such as motherhood and shifting in and out of the workforce. Julia surmises that this has set women up to fare better than men when they retire, with respect to social connection and personal interests. Julia showed empathy towards the men

in these situations, but her description also revealed the way women experience encroachment on their freedom once their husband retires. The character in her story appears eager get out of the house to pursue her own activities now that she has the time to do so. In connection with some of the other participant's stories, this description revealed the tension between navigating changes in the relationship and wanting to invest in the self.

Women on their own. The stories of retirement planning played out differently depending on personal situations and relationship status. However, even for partnered women, they often anticipated time spent alone in retirement. The excerpt below is from Pauline, who described the imbalance between men and women with respect to age gaps and differences in mortality rates. She spoke about this to add context to her own retirement expectations:

> Pauline: I don't know that we think about that one very much either – the, the latter end of, the other end of life. And of course we're stupid because women are invariably, well not invariably, but often younger than their husbands, and then the men (I'm going with a heterosexual assumption here obviously), then the men die earlier.

Pauline made this point to highlight the likelihood that many women, even those who are partnered, might be facing the end of their retirement on their own. When Pauline said "of course we're stupid" she was speaking to women generally but also to herself. Pauline had noted the age gap between her and her husband at other points in the interview and was motivated to retire alongside her husband to be able to spend as much of their retirement together as possible. She had noted earlier in the interview regarding her husband that: "I am very aware that he could drop dead". This was related to the story about her father dying young and she followed that up with the below excerpt:

> Pauline: But if he drops dead then the risk of regret for me of lost future is huge, lost possibilities is huge um and I wanna, I wanna do anything that I can to ensure that if that does happen that I'm at least not beating myself up going, you know, 'what were you waiting for, Pauline?'.

Here Pauline acknowledged that the quality of time spent with her husband in retirement is important to ensure she has no regrets should a time come where she is on her own. In this way,

the anticipation that she might spend her later years on her own means Pauline chooses to prioritise planning a fulfilling retirement with her husband now.

Two of the participants were single and lived alone. For that reason, their perspectives on what their future in retirement might look like differed from those of the other participants. Their retirement planning did not include navigating or negotiating priorities alongside others. As a result, they described how they might need to balance fierce independence and need for support as retirement progressed. They reflected on where they might live and what resources they might need as they age. Alison and Yvonne, who both live alone, are experiencing Pauline's hypothetical future as their version of retirement. Living alone without a partner, they spoke directly about things that might be a factor for them in retirement.

In the excerpt below, Alison wondered how retirement might impact her due to her high level of independence. She described this as a personality trait which served as a protective factor when she was younger but considers in this discussion that it might hinder her in her later years:

> Alison: I had to be independent when I was very young 'cause I travelled overseas by myself when I was 14, so I've learned, probably I'm too independent and too self-sufficient and I can envisage that if and when I, down the track that I might need help, I might find it very difficult to reach out and say I need some help or let somebody shower or bath me or do my housework.

Alison's story described how her need to travel alone as a child contributed to the independence and self-sufficiency she now boasts. Alison added "I call it fierce, ferocious independence or fierce independence. If I describe myself, I say I'm fiercely independent". She linked these characteristics to retirement by indicating that this might become a problem later when she needs help. In doing so she associated retirement, specifically the later years of retirement, with frailty and dependence. For Alison, these later years represent the erosion of her independence which is a core part of her wider narrative.

Similarly, Yvonne reflected on her personal situation and how it will be impacted by the different stages of ageing. In the excerpt below she demonstrated how, as a single person, retirement planning encompasses wider social determinants beyond her personal situation:

> Yvonne: being on my own, it's kind of like well, what kind of house do I need to live in, longer term you know? What do I have to have round about me? What services will I, am I going to likely need? Umm do I start to look at shared housing? You know? (…) Yeah, who's going to be around you know, and what I need to do so, yeah, that's always. That's always a concern, I suppose.

Yvonne acknowledged that being on her own means she needs to be thinking about access to resources. Yvonne's are asked in the context of her situation as a single woman without children. Yvonne is aware that she will need to have services nearby and be comfortable accessing them. Yvonne's insistence that it is "always a concern" indicates that, for single women, decisions about retirement are pervasive and necessitate planning far beyond the few years following the end of work.

Despite other coupled participants' understanding of the fact that they may also end up on their own, their retirement planning continued to centre around the immediate years spent with their husbands. Alison and Yvonne's stories indicated that planning for retirement is predicated on current, situational factors regardless of what the future might entail. Their stories indicated that single women's experiences are the converse of those who are coupled. Alison and Yvonne have built a foundation on independence and self-sufficiency which they consider might present a challenge in later years when needing to accept help from others. On the other hand, coupled women are planning their retirement alongside their spouse but consider they might need to plan for a time when they are on their own should he pass away first. Importantly, for the coupled women the possibility of being on their own felt far enough away that they had the privilege of mostly avoiding thinking about those later years. For the single women this level of planning is something they needed to think about now.

Chapter 7: Discussion

The findings in the present study indicated that women express conflicting ideas about retirement. Retirement is presented as an end as well as a beginning. It is met with relief as well as apprehension as it brings with it a variety of changes in environmental, occupational and relational areas. The present study adds to the current body of literature by exploring the unique perceptions and experiences of these women's plans for retirement and how they are shaped by social stories of retirement. Women used these narratives to make sense of the opportunities retirement offered as well as their concerns about retirement. These stories reflect conflicting narratives of retirement as a time of ageing and withdrawal from social life but also as an opportunity for re-invention. For many of these women, they resisted retirement as a time of disengagement. This resistance was often supplemented with rejections of stereotypes of ageing. In line with research by Kornadt et al. (2015), prevailing stereotypes about ageing and retired people often contribute to negative assumptions of what retirement will look like for the individual. Rather than allow these assumptions to dampen their plans for retirement, the present study indicated that women use these stereotypes as a motivator towards an alternate outcome and look positively toward constructing their own version of retirement. This is reminiscent of research by Gibson et al. (2002) which revealed that rather than a time of frailty and withdrawal, retirement can be framed as an opportunity for liberation and the pursuit of personal interests.

Gendered Experiences of Retirement

The analysis of narratives in the present study exemplified the impact of gender on retirement expectations and outcomes. The analysis indicated a tendency to resist the traditional view of retirement as one which has been centred around men leaving a long career for a life of leisure (Duberley et al., 2014). This resistance was often supplemented with rejections of stereotypes of ageing and gender norms. Bearing witness to more traditional depictions of retired people through parents or friends' experiences were particularly influential as examples of what to avoid in retirement. Women were wary of a retirement characterised by caring for family members, grandchildren or carrying out domestic duties. While research has shown that women are more accepting than men of a retirement centred around caring for family (Szinovacz & Davey, 2005), the present study indicated a resistance to this in favour of a more unconstrained retirement. Instead, retirement may function as a time of reinvention following years of sacrifice and altruism which placed many women's needs as secondary to that of their families.

Furthermore, it demonstrates an attempt to dismantle prevailing gender role expectations which position women as carers and patrons of domestic and unpaid work.

Talk of retirement plans as a joint activity indicated how women view their retirement as intrinsically linked to their husbands and partners. The notion of a joint retirement is evident even in situations where a notable age gap is present between members of the couple. In these situations, there was a tendency for women to feel as though they were thinking about retirement sooner than expected, and the prospect of planning did not reflect their own timeline, but their husband's timeline. This reflects historical understandings of retirement being precipitated by a man's decision to retire. Research suggests that the husband's retirement often signifies retirement for both people but this has led to women feeling as though their retirement was forced and negatively impacts their well-being as a result (Duberley et al., 2014; Everingham et al., 2007). In the present study, the proclivity towards a shared retirement transition often reflected an eagerness for women to spend more time with their husbands and partners and engage in more of the activities that are at present impacted by conflicting or onerous work schedules. However, it also at times presented as a source of tension in terms of women wondering how to navigate retirement as a unit as well as achieve their own goals and expectations. These women acknowledged the danger of shaping their retirement around the preferences of others by telling stories of miserable retirements they had observed. This expands on research which has highlighted the importance of women reclaiming leadership over their own lives and asserting control over their retirement (Everingham et al., 2007).

Discussion of joint retirement also often intersected with women's concerns about what retirement might look like alongside their husbands and partners. Women wished to maintain their independence and resist a retirement where their husband or partner depended on them for entertainment. Older men were positioned as dependent and lacking in self-motivation which drew on the notion that women would be expected to fill these gaps. These findings were consistent with the literature on relationship dynamics in retirement that revealed the frustration some women experience at having to manage their husbands well-being once retired (Berkovitch & Manor, 2019; Everingham et al., 2007). Furthermore, Berkovitch and Manor (2019) noted that women share these stories as a way to invert the traditional power imbalance between men and women which have historically depicted women as inferior.

The analysis expanded on ideas of men as reliant on their spouse for emotional support and to compensate for their reduced level of social connections (Stronge et al., 2019). There was a tendency for women in the present study to insist that despite looking forward to a shared retirement experience, each person has a responsibility for their individual well-being. This highlighted the changes across generations in the way women understand traditional societal and relationship roles, but also the disparity between men and women in their available resources. In line with resources perspectives, social and emotional resources are critical factors in maintaining levels of well-being once retired (Wang et al., 2011), and women may have improved access to these resources than men (Stronge et al., 2019). Women's tendency to place increased value in social circles and personal interests once retired suggests they may draw primarily on social and emotional resources to help navigate difficult situations and maintain positive well-being throughout retirement.

The Impact of Retirement on Purpose and Identity

Women's overrepresentation in carer roles and domestic work has often been applied to explain how women might be less impacted by the loss of a work role than men (Butterworth et al., 2006). However, research has shown that for many professional women, attachment to their job is no different to that of men (Price & Nesteruk, 2015). Price and Nesteruk (2015) indicated many women experienced a loss of purpose during retirement which coincided with the loss of structure and meaning provided by paid work. In the present study, feelings of apprehension toward retirement were often centred on separation from the work role. These feelings may be less induced by the prospect of losing a particular work role but instead based around the perceived loss of opportunities and social identity provided by employment. This is exacerbated by feelings of only having just got started, or a sense of not having had a career at all, which is often the result of a disjointed work history due to time off for raising children.

In line with role theory, analysis of the narratives in the present study suggests that for some women, the work role contributes to the construction of their identity. The attachment they have to their work has implications for their attitudes towards retirement (Henning et al., 2016). Consequently, there was a tendency to reject the idea of retirement as a replacement identity for the life they currently have. Kojola and Moen (2016) note that people often do not want to identify as retired because of the negative associations with old age. Findings from the present study indicated that rather than associations with old age, the adoption of a retired status drew on ideas of loss of purpose and personal meaning. For these women, their current job reflected a

social status that they felt hesitant to give up in favour of the indiscriminate and ordinary classification of 'retired'. Instead, many people may continue to identify as they did when they were employed as a way to acknowledge their history and experiences outside retirement (Teuscher, 2010). Furthermore, in line with other research, women may attempt to maintain a sense of identity through planned engagement in other work or community activities into their retirement (Sawyer & James, 2018).

Plans to ease out of the workforce or continue another type of paid employment alongside time for leisure was also demonstrated. This presented retirement as a time for continued productivity and purpose. This draws on ideas of continuity theory (Atchley, 1989). An abrupt shift into retirement from full-time work was generally not described as favourable due to concerns over not having enough to do or feeling unproductive. This was consistent with research on fears which uncovered some key concerns from women about retirement including lack of structure and the need to find meaningful work (Sherry et al., 2017). It also corresponded with ideas of the 'busy ethic' among retirees which has been described as a need for retirees to remain busy in order to appear as though they are upholding social expectations of what it means to contribute to society (Kojola & Moen, 2016). However, the analysis also demonstrated disparagement regarding scheduled activities as a way of forcing structure in the day. These women told stories about the danger of retirement in which time was filled by creating a series of meaningless scheduled activities. This was in line with traditional depictions of retirement as an idle time awash with trivial and routine tasks which the current cohort of retirees are rejecting in favour of productivity and self-fulfilment (Wilson, 2005). Research has demonstrated the value in programmed activities as a mechanism for circumventing some of the negative impacts on well-being in retirement (Price & Nesteruk, 2015). While some women indicated that planned activities may function as a way to remain accountable and avoid days spent achieving nothing, scheduling time in this way was mostly associated with whiling the days away without meaning or purpose.

The narratives of women contemplating retirement described a sense of having only just got started, or a sense of not having had a career at all. Career interruptions were often the result of a disjointed work history due to family and caring commitments. These narratives indicated that women compared their career achievements to what they had hoped to achieve prior to retirement from paid work. Women explained how they wished to make up for career sacrifices earlier in life when raising children (Loretto & Vickerstaff, 2015). This reflects employment

options and family commitments that have shaped the careers of women of this cohort (Everingham et al., 2007). These women have experienced marked shifts in expected attachment to paid labour across their adult lives; women older than them often had no paid work after marriage and women younger have often had consistent attachment to the labour force and maintained career development trajectories (Butrica et al., 2012). These participants compare themselves to both older and younger generations in their stories of paid work and retirement lives. These stories demonstrate the complex nature of women's experiences and indicate the need for retirement planning that addresses the heterogenous nature of women's lives.

Retirement as the Final Life Stage

Retirement is depicted as the final stage in life. Retirement was presented as an ending replete with loss and grief but also as the beginning of something new. This sentiment echoes the literature on stage theories which outlines a series of stages across the lifespan, the last of which coincides with retirement (Super, 1953). Ideas of retirement as the end of the previous stage was often met with apprehension due to it representing the loss of some opportunities. However, there was also an acknowledgement that these would be replaced with new and different experiences. This is compatible with implications that life stages are not fixed and can be entered multiple times or in a different order throughout the lifespan (Wang & Wanberg, 2017). This suggests that for these women, retirement may provide an opportunity to revisit activities or priorities that have been unable to be pursued due to time or family constraints. This theme was evident in the analysis as women described retirement as a new chapter in which to encounter new experiences. This reflects the final stage as one of re-engagement which presents retirement as a time for new opportunities and goal setting (Post et al., 2013).

The analysis indicated that many women attempt to position their ideas of retirement away from a time of withdrawal and frailty and align it instead with a theme of growth and adventure. This is consistent with research that has suggested that for the current cohort of retirees, retirement is being framed using the concept of the 'Third Age' (Laslett, 1987). Whether spending more time on current hobbies, engaging in new interests or pursuing new work opportunities, the current study indicated that women view retirement as a time of freedom and self-discovery. In line with research on retirement trends of Baby Boomers, the analysis demonstrated that retirement represents a stage that is uninhibited by the responsibilities and rigid schedules of working life (Moen, 2007). Instead, retirement affords an opportunity for curating a life of balance and self-fulfilment. In many cases retirement was presented as a time to

engage in something new and for some women that includes continued paid work. As previously mentioned, this is indicative of women wanting to maintain purpose and fulfillment in retirement or make up for career sacrifices earlier in life. This trend towards continued work is in line with research on encore careers and bridge employment which is proving popular among the current cohort of adults approaching retirement (Boveda & Metz, 2016; Freedman, 2006). This highlights the non-traditional ways that people are approaching retirement and that they are reframing it as a time to start something new rather than end something else.

Chapter 8: Conclusions

Limitations

As previously mentioned, only the first interview was conducted in person. Due to a Covid-19 lockdown the remaining interviews were conducted online, and the first interview repeated online due to a technical issue. This meant that, in the end, all the data was collected in the same way. The virtual nature of the meeting removed some opportunity for building rapport prior to the commencement of the interview. During this time there is often a chance to share a cup of tea or make small talk to ease into the interaction. This felt less achievable with the virtual meetings as there was a sense of simply launching directly into the interview. The lack of body language and social cues that are more easily readable in person made these interviews more difficult than face to face interviews. The ability to meet in person could have resulted in more inquisitive questioning from the researcher and further story development from the participants. However, there were also some notable strengths with this method. The ability to conduct the interviews online afforded more flexibility as interviews could more easily fit around participant schedules and were less disruptive of their day. Finally, the virtual setting allowed participants to participate in comfort, which may not have aligned with how they might present themselves when welcoming a stranger into their home in person.

One notable limitation was the lack of diversity across the demographic characteristics of the participants. This is something that has been highlighted in the literature as needing to be addressed particularly with respect to ethnicity and cultural background (Sawyer & James, 2018). Research has similarly lacked visibility of LGBTQI+ women who have their own unique experiences and vulnerabilities worth exploring (Traies, 2017). Furthermore, the women in the present study all had similar professional backgrounds and were employed at similar companies with shared values. This reflects the recruitment procedure as these are the types of companies inclined to offer retirement planning opportunities. This meant that the participants stories were predicated on their propensity to plan for retirement and a level of preparedness that may have been quite different to that of non-professionals or women of lower socio-economic status. However, for the small sample size the present study did provide insights into the experiences of women from different nationalities and with varying relationship and parental statuses. The small sample size was in line with the social constructionist underpinnings of this study, as the

purpose of the present study was to explore the situated experiences of women and retirement rather than attempting to generalise the findings across the population.

Finally, this was a point-in-time study so lacked capacity to address the entire retirement planning process. As retirement planning evolves over time it would have been worthwhile to see how planning continued to unfold as well as capturing the prospective thoughts about retirement that were shared in the present study. Furthermore, the present study was unable to capture women's experiences once retired so is unable to determine whether specific concerns were realised or thoughts about retirement were experienced as expected. This is important due to research indicating that a honeymoon phase following the initial transition into retirement often corresponds with positive feelings towards the change, but these can shift as the years progress (Reitzes & Mutran, 2004). This demonstrates the changing nature of the retirement experience and the importance of understanding how people respond to those changes. The stories women told attended to the ways retirement changed over time. They had watched others navigate retirement and used this to anticipate possible futures for themselves. Following women as they make these transitions and altered and adapted their stories of retirement would be particularly instructive.

Future Directions

The present study provides a unique insight into New Zealand women's attitudes as they plan for retirement and offers some worthwhile opportunities on which to further develop research in this area. Firstly, the use of a longitudinal qualitative study to explore the retirement experiences of women over time would be useful. The present study offered some valuable insights into how women are thinking about retirement, and it would be interesting to explore how the transition was navigated. This is especially important due to understandings of retirement as an ongoing transition rather than a single event (Wang et al., 2011). A longitudinal study would showcase the fluctuations in retirement adjustment as the transition unfolds. Furthermore, it would be worthwhile understanding whether any perceived fears were realised and how women overcame certain challenges once retired. This includes how utilise their resources before and after retirement.

Another opportunity for future research includes a review of retirement planning resources and programmes. It is unclear how prevalent retirement planning programmes are and the types of industries which offer them. Furthermore, the literature lacks uniformity around how

retirement planning is operationalised (Principi et al., 2018). Consequently, it is difficult to define exactly what retirement is or what it should be. Most participants in the present study were employed by public sector organisations, however, there are no clear principles around the provision of retirement planning programmes or what they should involve. Thus, it would be interesting to conduct a review of New Zealand businesses and organisations to understand the breadth of retirement planning at an employer level and what it includes. This would help add context to the information people are being provided and highlight opportunities for policy makers where gaps are noted.

Although many of the participants shared anecdotes from their past to add context to their stories, the present study did not explicitly investigate participants' previous life experiences outside of their work history. It was evident that, for the women in this sample, their circumstances have shaped the course of their lives and therefore the way they approach retirement. These included experiences such as motherhood, moving countries, moving cities, and changing careers. It would be interesting to explore how these experiences, and more, have impacted women's preparedness for retirement whether negatively due to loss of earning potential, or positively due to the development of personal resources and resilience. Future research could focus on the role that life experiences play in planning behaviour and subsequent experiences of retirement.

Finally, future research could benefit from larger and more diverse samples of women. For example, further disadvantages have been noted among LGBTQIA+ women (Westwood, 2017), and among other ethnicities (Heaven et al., 2016), although they are underrepresented in retirement research. The inclusion of more women with different backgrounds would add further context and understanding to their varied experiences and assist in the understanding of how retirement impacts other marginalised and vulnerable communities.

Implications

The present study has some notable implications for the practise of retirement planning programmes. Firstly, in line with research, stereotypes and social understandings of retirement impact the way women perceive and plan for this next stage of their life (Kornadt et al., 2015). This can have both positive and negative outcomes depending on whether they see it as a challenge to create a different retirement for themselves or it causes concerns about their future (Yeung, 2013). While is it not possible to alter stereotypes and social norms at a macro level

easily, there is an opportunity to address these at a micro level by challenging assumptions of retirement and reframing what retirement means for the individual. The stories in the present study demonstrated how retirement has been anticipated as a negative time based on parents or friends' experiences. More awareness of what retirement looks like day-to-day for different people may address this. Planning programmes which help identify and challenge stereotypes of ageing and retirement can help women plan for their own experience in relation to social pressures and normative expectations.

Secondly, women experience concerns about losing a sense of purpose once retired which influences their thoughts on retirement. This is often in relation to the loss of the work role, but it also reflects changes in family relationships, decreased social opportunities and the absence of a daily schedule. This demonstrates the changing landscape of women's life experiences today compared to previous generations and reflects the heterogenous nature of women's backgrounds (Butrica et al., 2012). Consequently, the way women plan for retirement should reflect their personal situation and the social and cultural environment in which they are embedded, rather than be driven by a standard approach based on a homogenous, conventional view of retirement (Duberley et al., 2014). Retirement planning programmes would benefit from exploring the intersection of personal, interpersonal and social perspectives of retirement and how these present as fears about making the transition. Uncovering apprehensions that women have about retiring could then be supplemented with a plan to mitigate those concerns.

Finally, women view their retirement transition as intrinsically linked to their husbands and partners. This influences how they frame retirement as a joint activity but also reflects their need to maintain a sense of identity independent of the relationship. This suggests that retirement engenders changes to relationship dynamics and living situations that require navigating alongside other changes that come with the retirement transition. This may be a source of tension for women who might worry about their husbands and partners becoming dependent on them for managing their time once retired. Previous research has suggested that retirement preparation should include the exploration of relationship interests and even therapy to circumvent the changes in relationship dynamic (Szinovacz & Davey, 2004). This presents an opportunity for retirement planning programmes to address plans at both a relationship and an individual level to identify and plan for differing expectations.

Conclusion

The present study provided important insights into the thoughts of New Zealand women as they plan for retirement. It adds to the limited body of literature focusing on women's experiences using a qualitative methodology. The narratives demonstrated that traditional ideas of retirement are viewed disparagingly, and women seek to avoid their own retirement unfolding in the same way. Typical concerns about retirement centred around relationship imbalances, lack of purpose, and loss of self-identity. These concerns developed from personal experiences, stories recounted about friends and relatives, and prevailing stereotypes of retired people. This demonstrated that women's planning behaviour and attitudes towards retirement are produced at the intersection of public, personal and interpersonal retirement narratives. Importantly, the present study concentrated on women's perceptions of retirement prior to making the transition themselves. This provided an insight into both how planning is shaping women's views of retirement, and how their existing views of retirement are influencing how they are planning. Consequently, women presented their concerns as something that they can or will need to work through to live a fulfilling retirement. This showcased the importance of pre-retirement planning as a tool to help women navigate the retirement transition, and the years beyond, confidently. The present study also demonstrated that women's experiences are complex and varied. This diversity deserves consideration with respect to future research and has implications for retirement planning programmes. For retirement planning to be successful, programmes need to address the social, cultural and environmental context of women's lives and also how these have shifted over their lifetime and will continue to change for coming generations.

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MASSEY UNIVERSITY
COLLEGE OF HUMANITIES
AND SOCIAL SCIENCES
TE KURA PŪKENGA TANGATA

Navigating the Transition from Employment to Retirement for Women: The Role of Retirement Planning Programmes.

INFORMATION SHEET

My name is Philippa Southwick and I am a student in the Master of Health Science (Psychology) program at Massey University. I am being supervised by Professor Fiona Alpass at Massey University and Associate Professor Mary Breheny at Victoria University of Wellington.

Project Description and Invitation

Women have largely been excluded from retirement research in the past. Women often have very different work histories and work patterns compared to men which presents a very unique set of experiences worth exploring. This study aims to understand women's experiences in planning for retirement and the support they received from their employers leading up to retirement. I would like to understand how retirement planning programmes influence women's retirement planning behaviour and their attitudes towards retirement.

I am interested in interviewing women over 45 years who have taken part in a retirement planning programme or workshop.

What will this involve?

At the interview we would discuss your thoughts around retirement and experiences with planning for the transition to retirement. The interview will be held at a location that suits you and will last around 60 to 90 minutes.

The interview will be audio recorded and transcribed. You have the right to request that the recording be stopped at any point during the interview and you will have the opportunity to check and make any changes to the interview transcript.

As an appreciation for your time and efforts in sharing your story, each participant will be given a $25 gift card.

Confidentiality and Data Management

The data from this research will be used for my thesis on retirement experiences. The research may also be published in academic journals or presented at conferences. All identifying details of workplace or occupation will be anonymized, and pseudonyms will be used for participants and others mentioned in the transcripts. No family names, place names, or employer details will be used. The data collected will be accessible to only myself and my supervisors and will be deleted at the end of this project.

Upon completion of this research, anyone who has participated is welcome to request a summary of the findings. Please don't hesitate to ask any questions you may have regarding this research.
Your Rights:

You are under no obligation to accept this invitation. If you decide to participate, you have the right to:

- Decline to answer any question;
- Withdraw from the study at any point prior to or during the interview;
- Ask for the recorder to be turned off at any time during the interview.
- Ask any questions about the study at any time during participation;
- Provide information on the understanding that your name will not be used;
- Be given access to a summary of the project findings when it is concluded;

Please consider this information carefully before you decide whether or not to participate. For any questions or queries regarding this research project, please feel free to contact myself and/or my supervisor.

Project Contacts

Philippa Southwick (Student Researcher)
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Thank you for your time

Kind Regards,

Philippa Southwick

This project has been evaluated by peer review and judged to be low risk. Consequently, it has not been reviewed by one of the University's Human Ethics Committees. The researchers named above are responsible for the ethical conduct of this research.

If you have any concerns about the conduct of this research that you wish to raise with someone other than the researcher(s), please contact Prof Craig Johnson, Director, Research Ethics, telephone 06 356 9099 x 85271, email humanethics@massey.ac.nz.

Appendix B: Advertisement

Appendix C: Consent Form

MASSEY UNIVERSITY
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AND SOCIAL SCIENCES
TE KURA PŪKENGA TANGATA

Women's Experiences Navigating the Transition from Employment to Retirement: The Role of Retirement Planning Programmes.

PARTICIPANT CONSENT FORM - INDIVIDUAL

I have read and I understand the Information Sheet. I have had the details of the study explained to me, any questions I had have been answered to my satisfaction, and I understand that I may ask further questions at any time. I have been given sufficient time to consider whether to participate in this study and I understand participation is voluntary and that I may withdraw from the study at any time.

1. I agree to the interview being sound recorded.
2. I wish/do not wish to have my recordings returned to me.
3. I agree to participate in this study under the conditions set out in the Information Sheet.

Declaration by Participant:

I _____ [print full name] hereby consent to take part in this study.

Signature: _____ Date: _____

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ki Pūrehuroa

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Appendix D: Interview Schedule

Work History
Can you tell me a little bit about your work history?
How long have you worked at this company?
How do you plan on transitioning to retirement? At what age?

Expectations for Retirement
When you imagine retirement, what does it look like to you? What would you do on a typical day? What about a typical week in retirement?
What does an ideal retirement look like to you?
Thinking about retirement, is there anything that brings feelings of uncertainty or apprehension?
Do you have any other thoughts about retirement?

Retirement Workshop
How did you hear about this planning workshop?
What made you decide to participate in this workshop?
What did it cover?
What did you expect the workshop to include?

Impact of Workshop
Has attending the planning workshop changed your expectations of retirement in any way? Why or why not?
Yes: how has your view of retirement been shaped by the information presented at this course? How do you feel differently about retirement now?
No: how do you think your view of retirement might change? i.e. what influences your feelings towards retirement?
Has attending this workshop helped you figure out what you need to do to achieve this? (if not, why not)?

Retirement Planning
Had you done much planning before attending this course?
If yes: can you tell me more about that?
        Have your plans changed at all now following this workshop?
If no: why not? (has this helped you think more about planning for retirement?)
How do you think planning for retirement benefits people?

Prompts:
Can you give me an example of that?
Can you tell me a little bit more about that?
Can you give me a more detailed description of what happened?